

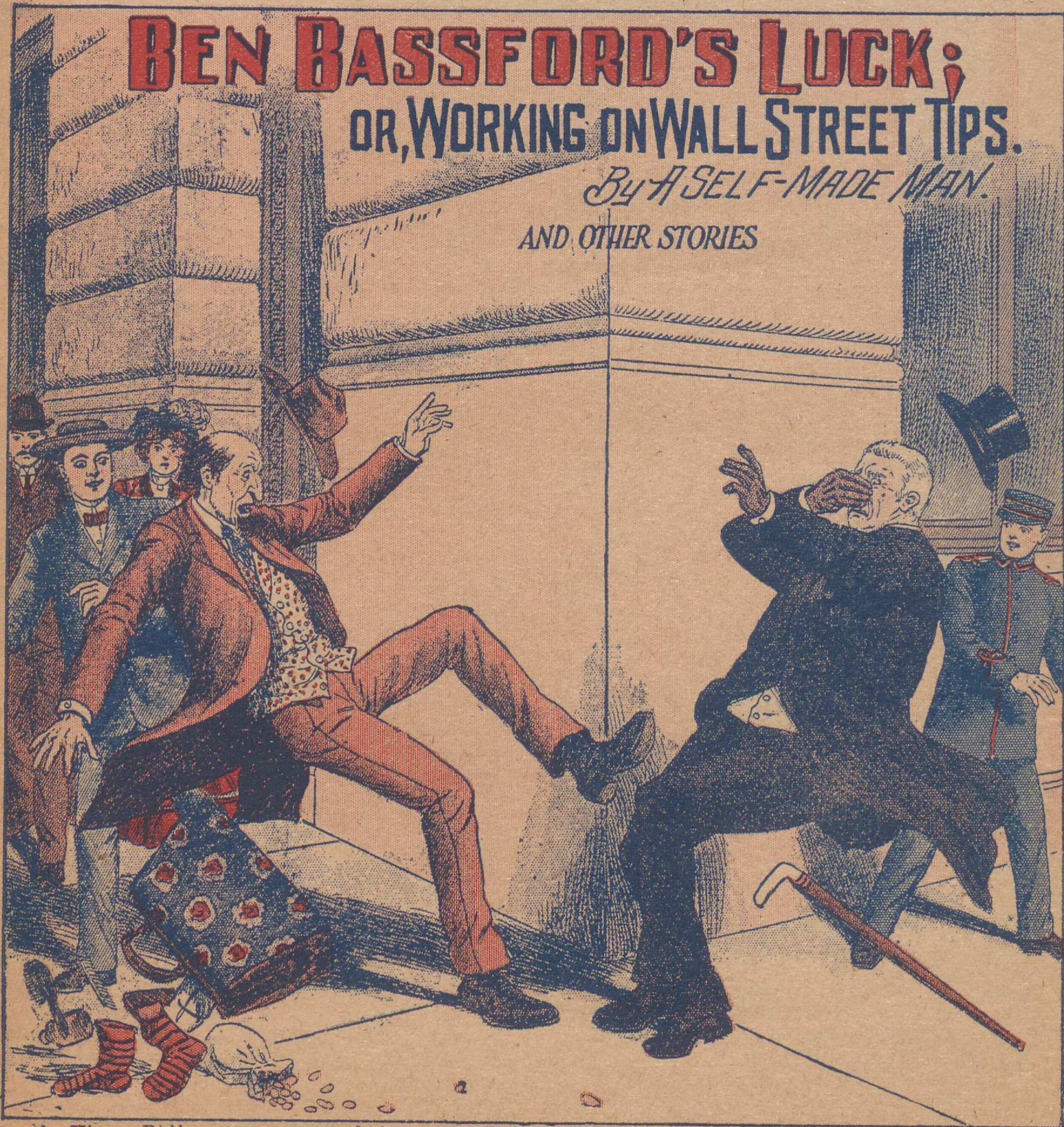
FAME AND FORTUNE WEEKLY

STORIES OF BOYS WHO MAKE MONEY.

BEN BASSFORD'S LUCK; OR, WORKING ON WALL STREET TIPS.

By A SELF-MADE MAN.

AND OTHER STORIES



As Hiram Ridley swung around the corner he came into collision with Broker Meade who was rapidly approaching from the opposite direction. The impact was a startling and unexpected surprise to each. They rebounded like a pair of rubber balls.

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BEN BASSFORD'S LUCK

OR, WORKING ON WALL STREET TIPS

By A SELF-MADE MAN

CHAPTER I.—Ben Prevents a Tragedy.

Click-click-click! Click-click! Click-click-click!

The ticker beside Broker Durand's desk, in his private office, suddenly struck up its metallic music after a brief interval of silence. The broker, with face ashen and drawn, glared at the white tape reeling out from under the glass cover in a jerky kind of way. He made no attempt to look at it this time. The last quotations, a moment or two before, had spelled ruin within half a point, and with the market going off at the rate of a full point at a clip, and no hope in sight of a change for the better, there was no reason why the latest figures on the tape were not a confirmation of the disaster which had overtaken the brokerage firm of Durand & Berry, in common with others, that morning.

The firm was heavily loaded up with D. & G. shares, in anticipation of a continuance of the previous day's rise. Never had the Stock Exchange, when it closed down the previous afternoon at three, folded its tents with surer confidence of a continued rise in D. & G., which had been the center of the wildest kind of excitement all that day. The fight involved the largest interests of the Street. Bulls and bears had fought out the battle with dogged stubbornness, but the bulls steadily and triumphantly overcame all opposition and the stock had roosted at 90. There had been record-breaking sales, and the last half-hour had carried the whole list of stocks up with it. The stiffness of the price at the close, which had never wavered as block after block of shares were thrown on the market, induced many brokers to repurchase at a loss what they had sold a few minutes before, for it looked as though they had sold themselves into a trap, and that nothing could prevent D. & G. going to 100 on the morrow. Everything pointed in that direction when Jack Berry, the junior partner of Durand & Berry, left the office a few minutes before ten to look after the firm's interests on the floor of the Exchange. Mr. Durand had come to the office early, confident and jubilant. Everything seemed to be coming their way. The junior partner had been instructed to begin unloading at around 98, and Mr. Durand was already figuring

up the big profits he saw within his grasp. Such was the condition of things on the surface when the chairman's gavel announced the opening of business at ten. Then, in a twinkling of an eye, the whole situation was altered. A powerful clique of bears, who had sat up half the night planning the campaign of the day, jumped on D. & G. Panic seized upon the heretofore confident bulls, and the slaughter began. D. & G. began to tumble, and its retreat soon became a riot.

Broker Durand, sitting with the tape in his hand in full expectation of seeing the stock open at above 90, looked at the quotations that flowed out of the instrument in silent dismay. In twenty minutes D. & G. was dropping under 80, and the broker gasped as he saw all his paper profits vanishing like a puff of white steam. At length D. & G. reached a figure so low that another drop would wipe the firm out of the market. Then the ticker stopped as if to take breath, and Broker Durand sank back in his chair with the words, "Ruined—absolutely ruined!" on his lips.

At that moment the ticker began again as we have shown at the opening of this chapter. The broker was so sure that, with the first stroke of the instrument, the Rubicon was passed that he made no effort to look at the tape again. The sudden plunge from triumph to despair was too much for him. It was as if the ground had given way from under him and he was sinking down—down into the bottomless pit of financial oblivion. How could he face his wife, whom he had left that morning with the air of a conqueror, and tell her the truth; his children to whom he had promised presents without stint; his brother brokers on the Street before whom he had shouted before he was out of the wood? He could not. What, then, should he do? The answer lay in a drawer at his elbow. A silver-plated revolver.

There was no hesitation about his movements when he drew the weapon, cocked it and placed it to his temple. Then he paused to hurl a dying imprecation at the soulless instrument that was still clicking off its tale of ruin to the many—its success to the few—when Ben Bassford rushed into the room without the formality of knocking.

He paused in horror at the sight that met his gaze. His face went white and his blood froze

in his veins. But only for a moment. He tore off his hat and flung it, quick as lightning, at the hand that held the revolver, for he felt he could not cover the space himself in time to prevent the tragedy. The hand of Providence must have directed his aim, for, straight as an arrow from the bow, the hat flew through the air and struck the broker's wrist just as he pulled the trigger. There was a loud explosion that startled the whole office, as well as the passing people in the corridor, and a crash of glass. The bullet had missed the broker's head and broken one of the big panes of the window overlooking Wall Street. As Broker Durand turned a startled and aggressive look at the boy, Ben cleared the space between the door and the revolving chair, grabbed the weapon and wrenched it roughly from his employer's hand.

"How dare——" almost snarled the broker.

"Read that note," cried Ben, pressing an envelope into his boss's hand.

"Note be——"

"It's rush. Mr. Berry wants immediate instructions. D. & G. has been halted and is going up again. Broker Haddon has come on the floor and is taking every share in sight. They say he has millions at his back and that he will snow the bears under before the day is over. Read the note, please, and let me have the answer like greased lightning!"

Under ordinary circumstances, Ben Bassford, plain, everyday messenger, would never have dreamed of talking to Mr. Durand in that strenuous tone. It would have been rank mutiny. But now it was different. He saw that Mr. Durand was dazed, and so he used strong language to rouse him up. And his words and attitude had their effect. Broker Durand, paying no attention to what was going on around him, tore open the envelope and read the note. Whatever it contained, his face lighted up with an expression of hope, and turning to his desk he wrote a brief reply and handed it to Ben without an envelope. The boy turned on his heel, pushed his way through the clerks who wanted to know what had happened, shoved the outsiders aside, dashed through the corridor, down the stairs to the street, and ran like a crazy boy for the messengers' entrance of the Exchange.

CHAPTER II.—Ben and the Stenographer.

"Ben Bassford, you saved my life. You saved my soul from the crime of self-destruction, and you saved my family from grief and shame. I thank you from the bottom of my heart, and I assure you that the service you have this day rendered me is one I never shall forget."

Thus spoke Broker Durand, fifteen minutes later, when Ben returned from the Exchange. The young messenger stood respectfully at his elbow, after laying the revolver, which he had carried away with him in his pocket, on his employer's desk. The ticker was clicking away just the same as ever. But it seemed to have a different sound now. Already the firm of Durand & Berry was out of danger, for the time being, at least, for

at no time in Wall Street can one tell with absolute certainty that he is not in danger of a relapse..

"I am glad that I arrived in time to prevent you carrying out such a rash act, sir," replied Ben, earnestly. "I simply did my duty to you as I saw it, and I hope you will excuse the rough manner in which I felt obliged to act."

"Don't mention it, Ben," replied Durand. "If you had broken half the bones in my body, I should still be grateful to you. But for your prompt action I must now have been a corpse," he added, with a shudder, "and the newspapers would have had another sensation to record."

"I'm thankful that I cheated them out of the news," replied Ben, cheerfully. "Have you any orders, sir?"

"None at present. I will talk to you further about this matter when I have more time."

Ben bowed and retired to his chair in the waiting-room. Now that the excitement of the last half-hour was over, and he had time to think, the boy began to wonder how he had managed to keep his wits about him when brought so unexpectedly face to face with a great emergency when so much had depended on instantaneous action. After such an exhibition on his part it is almost superfluous for us to say that Ben Bassford was a smart boy. There is no question about it. He was a good boy, too—a good son to a widowed mother, and a good brother to an invalid sister. Ben, his mother and sister lived in a modest little flat in Harlem, and they had a continual struggle to make ends meet from week to week. Our young messenger had been working in Wall Street for a matter of two years.

Ben was a favorite in the office. Everybody, from the head of the house down, with one exception, liked him. The one exception was Enoch Ridge, a freckle-faced youth, who had been promoted to the counting-room when Ben got his job in the office. Enoch took a grouch against Ben from the first, and the grouch lasted. His reasons for disliking Ben were known only to himself. One of his reasons was the interest the pretty stenographer, Millie Saunders, showed in Ben—an interest he coveted himself, but couldn't gain. Millie and Ben were certainly the best of friends. His politeness to, and consideration for, the girl had won her goodwill. Ben had hardly taken his seat in the reception-room when the cashier called him into the counting-room.

"How did that pistol happen to go off in Mr. Durand's private room, Ben?" he asked the young messenger with great curiosity.

"Well, sir, Mr. Durand had it in his hand, looking at it, I suppose, when I entered his room in a hurry, and my sudden appearance, without knocking, may have caused him to pull the trigger."

"It's funny the boss should be looking at his revolver at such an important moment when D. & G., in which we are so heavily interested, was going down-hill as hard as it could go."

"Yes, lots of funny things happen in this world," replied Ben, trying to change the subject. For instance, here's a friend of mine who never likes to board a Jersey City or a Brooklyn ferryboat."

"Why doesn't he?"

"Because it makes him cross."

"Makes him cross?"

"Yes—the river," and Ben, without a smile, walked over to Millie's desk to ask her if the report of the revolver had frightened her.

"It did, indeed, very much," she answered. "I was afraid somebody was hurt."

"No, there was no damage done except to the window and your feelings."

"Who discharged the revolver? Mr. Durand?"

"Yes."

"How came he to do it?"

"Accidents will happen in the best regulated families," replied Ben, evasively.

"I supposed it was an accident when I heard that nobody was hurt."

"I don't suppose that you know that the firm came within an ace of being wiped out this morning in the slump of D. & G."

"No, is that really a fact?" she asked, in a startled tone.

"It is. You can thank your stars that the appearance of a broker named Haddon in the Exchange at a critical moment saved you your job."

"I suppose you're thankful, too, for the same reason," she said, with a smile.

"I won't deny it. I can't afford to be cast on my uppers these days. Things are altogether too strenuous with the family. Mother wouldn't know how to turn herself if I was out of work for even a week or two."

"The danger you mentioned is all over, I suppose."

"I believe so, though there's no telling what might happen if the market went on the toboggan again. The unexpected drop in prices wiped out a great many speculators. I wouldn't be surprised if the Street was strewn with financial wrecks."

"Nor I," replied the stenographer. "I don't see why so many people take the risks they do down here. As soon as one bunch is cleaned out another takes its place. There seems to be a constant current setting toward Wall Street."

"There is, or the brokers would do little business. The outside public come here because they think they are going to make money out of the brokers. That's where they fool themselves. The brokers live on the outside public."

"The outside public aren't the only ones who speculate. The clerks, messenger boys, and other employees of the district drop their money in the Street just as easily as do the lambs. Enoch Ridge has been speculating for the last year through a little bank on Nassau Street."

"Did he tell you so?"

"Yes. And Will Taylor told me so, also. He said that Ridge has lost most of his wages in one stock or another."

"Oh, there's money to be made in stocks if you go to work about it right. There are people who——"

Mr. Durand rang for Ben at that moment, so he had to leave what he was going to say unfinished.

CHAPTER III.—Hiram Ridley, of Madison Corners, New Jersey.

When Ben reached the corridor with a note in his hand for a broker on Exchange Place, he met his friend, Dick Fanshaw, who worked for Broker Luther Meade, on the same floor, bound on an errand in the same direction.

"Hello, Ben," said Dick, "what was the excitement about in your office a little while ago?"

"What excitement?"

"Oh, come off! I heard that Mr. Durand fired off a revolver. What did he do it for?"

"How should I know?"

"You were in the office at the time, weren't you?"

"Yes."

"Then you ought to know something about it."

"It is not my business to inquire into Mr. Durand's actions."

"That's all right; but it was a curious thing for him to fire off his gun. Was somebody trying to hold him up?"

"Not to my knowledge."

"Oh, come, now, what are you so close about? What's the mystery?"

"I don't know that there's any mystery about the matter. The gun simply went off and the bullet smashed one of the panes in his window. That's all there is to it."

"I heard that the superintendent of the building was making inquiries."

"I suppose he had a right to do that. The report of a pistol in a Wall Street building is something out of the usual, and it was his business to look into it. We might have had a dynamite crank, or something of that kind, in our office. People with bats in their belfry are going around all the time, and you never can tell when they may break out."

"It wasn't anything of that kind, was it?"

"No."

"Sure that it wasn't some customer who got caught in the slump this morning and went crazy over his losses?"

"Nothing of that kind. Our customers are all level-headed."

"You're lucky. We've got several customers whom I wouldn't trust any further than I could see them. Regular cranks. Think when they put the money up that they ought to win every time. If they don't they blame the boss."

"I wouldn't have such people around if I were Mr. Meade."

"Neither would I," replied Fanshaw; "but we have them, just the same."

"Is your boss interested in D. & G.?"

"Guess not, or he'd have a fit, the way things are going. First it's a boom, and everybody crazy thinking how much money they're going to make. Then it's a slump, and everybody crazy because they are on the wrong side. And then a boom again, with all the people who were sold out because their margins were exhausted kicking because they're out of it. I tell you these are hot times, all right."

"Yes, they're pretty sultry around this neighborhood. There's been fortunes won and lost since

yesterday morning. Money changes hands quicker down here than any other place in the world, that I know of."

"It's a wonder many of the brokers don't go gray-headed in a day. I don't see how they stand the strain of such times as we are having on the Exchange now. If a man had a weak heart I should think he'd keel over. I haven't heard of any one going under, though."

"The brokers who have weak hearts keep out of the Exchange, I guess, and let the younger men do the strenuous work. Well, I'm going in here. I'll see you later."

When Ben came out of the building ten minutes later he almost butted into a tall, ungainly-looking individual with chin whiskers, a store suit of clothes, and an old-fashioned carpet-bag. The carpet-bag alone was enough to attract attention to him. It was the most wonderful-looking bag Ben had ever seen in his life. It had bright-hued ornamental patches that fairly dazzled one by their brilliant coloring. A comedian on the stage with his get-up would have raised an instantaneous laugh, and yet, though the man appeared to be a jay in apparel, his shrewd face belied the impression that he was a fool. He appeared to be looking for some office, and had such a puzzled expression on his countenance that Ben thought he'd see if he couldn't help him out.

"Are you looking for some broker?" the boy asked him, politely.

"Waal, I reckon," replied the man. "I'm Hiram Ridley, from Madison Corners, Jersey, and I'm lookin' for Luther Meade, stock broker. Kin you steer me to his office?"

"Luther Meade? Yes, sir. His office is in the same building where I work, on Wall Street. I'm going back there now, so I'll show you the way."

As they drew near the corner of Exchange Place and Broad Street, Mr. Ridley noticed the string of pedestrians pushing up toward Wall Street, and especially about a dozen messenger boys on the run.

"By gosh! There must be a fire!" he said, excitedly. "Come on, let's see where it is," and he started forward at a swinging pace that carried him several yards ahead of Ben, before the boy could get a hustle on to keep up with him.

Then it was that the unexpected happened. As Hiram Ridley swung around the corner he came into collision with Broker Meade, who was rapidly approaching from the opposite direction. The impact was a startling and unpleasant surprise to each. They rebounded like a pair of rubber balls. The stranger from Madison Corners dropped his variegated valise and threw up his hands, while the broker clapped one hand to his nose, which had sustained a severe bump. The hats of both men fell to the sidewalk. The carpet-bag flew open and spread a portion of its contents, including a bag of \$20 gold pieces, all around its owner. The incident had been observed by a score of passers-by and a roar of laughter went up from the onlookers.

"Gol darn it, mister, can't you see where you're goin'?" ejaculated Mr. Ridley.

"Why in thunder can't you see where you're going yourself?" roared Broker Meade, in a great rage, for not only had his nose suffered, but,

being a stout man, his stomach had also received a blow that nearly took the wind out of him.

"Waal, I kin see my way around, I reckon, if folks didn't butt into me. I s'pose you thought 'cause I'm from Jersey you kin play football with me. Waal, now, you're as mistaken as if you'd lost your shirt."

"You're an insolent fellow, and I've a great mind to hand you over to the police."

"I don't think you will hand me over to no police. If you want to fight this thing out right here I'll go you," and Mr. Ridley began to roll up the cuffs of his coat to show that he meant business.

The crowd which had quickly gathered, and was momentarily increasing in proportions, hailed this pugilistic manifestation on the countryman's part with shouts of approval. The spectators thought they saw fun ahead. If it hadn't been for Ben, who, at the beginning of the trouble, sprang forward and picked up Mr. Ridley's bag of money, and shoved it, with his other property, into the carpet-bag, his wealth would probably have vanished when the crowd closed in on the principals of the incident. Broker Meade uttered a snort of disgust at the countryman's defiant attitude, and picking up his hat, forced his way through the mob and hurried away, just as a policeman came up to inquire into the cause of the disturbance.

CHAPTER IV.—Ben Pilots Mr. Ridley to His Own Office.

Mr. Ridley regarded the policeman with a good deal of suspicion.

"What do you want, anyway?" he said, in an aggressive tone.

"I want to know what's the trouble around here," replied the officer, taking out his little memorandum book.

"Oh, you do? Waal, then, why don't you ask that man that butted into me? He's the cause of the hull thing. I was just startin' for the fire when——"

"What fire? What are you talking about?"

"There's a fire up the street, ain't there? I seen a hull slew of people rushin' along this here cross-stree, boys runnin', and I dunno what. Hain't there a fire?"

"No, there isn't a fire," replied the policeman testily. "You'd better move on, or I'll run you in."

"Run me in! Where'll you run me into?"

"The station house."

"I don't reckon you will. I ain't done nothin' to be run in for."

"Then move on, d'ye hear?"

At this point Ben, fearing complications, interfered and explained to the policeman how the trouble had happened.

"That's how it was, eh?" replied the officer. "What's your name, sir?" to the Jerseyman.

"What do you want to know my name for?" asked Mr. Ridley, suspicious of some kind of a bunco game.

"I've got to make a note of it." "His name is Hiram Ridley, officer," said Ben. "Where does he live?"

"Madison Corners, New Jersey," answered Ben.

"I reckon you ain't got no right to tell all I told you," said Mr. Ridley, looking at Ben in an offended way.

"The policeman has a right to ask you your name and address, Mr. Ridley," replied Ben, in an explanatory tone.

"Waal, if he has it's all right, I s'pose. I ain't much used to York City ways."

"The other gentleman is Broker Luther Meade, of No. — Wall Street," said Ben to the officer.

"What's that?" exclaimed Mr. Ridley. "Was that there man Luther Meade?"

"Yes, sir."

"Waal, gol darn me, if I'm goin' to call on him now. He ain't no gentleman. He writ me a letter offerin' to buy my minin' stock and put the money in some stock that he said was goin' to boom. I reckon I'll go to somebody else. Do you know a good broker you could recommend me to?"

"Sure," said Ben. "I'll introduce you to my boss."

"Then we'll go and see him. Come on."

The crowd faded away as rapidly as it had gathered, the policeman sauntered off, and Ben, with Mr. Ridley in tow, started for Wall Street and in due time were in front of the building Ben worked in.

"Here's our office building, Mr. Ridley. We're on the second floor, so there isn't any use of taking the elevator. Just follow me," and Ben led the way up the flight of marble stairs.

Ben told Mr. Ridley to take a seat and then he knocked at the door of the private office. Receiving no answer, he looked in and saw that Mr. Durand was out.

"I'm sorry, Mr. Ridley, but my boss is out. I'll have to take you to another broker, I suppose, if you're in a hurry."

"I dunno as I'm in a hurry," replied the countryman, "I might go out, take a look around and come back."

"I'm afraid you wouldn't find the building again easily. I'll give you one of our cards, and then you can inquire your way back. You want to sell some mining stock, I believe?"

"I reckon that's right."

"What's the name of the mine, where is it, and how many shares have you?"

"It's the Little Mohawk Silver Mining Co., somewhere out in Nevady. I've got 10,000 shares of the stuff which cost me fifteen cents a share. I've been holdin' on to it nigh on three years, expectin' to make my fortin out of it, but I guess I was buncoed, for Deacon Smith told me that he looked it up for me and said that it warn't worth mor'n ten cents a share now. Broker Luther Meade writ me that he'd give me 9½ cents a share, so I concluded to come to York and make a trade."

"How come you to buy that stock?"

"A fellow boarded at our house for two weeks three years ago. Him and his wife were mighty highfalutin' kind of folks. They put on a hull lot of airs, and had lots of money. He talked me into buyin' the stock. Showed me a stack of shares that he said he owned himself, and expected to make a million out'r. I believed him then but since I've had my doubts. Maria

wouldn't have let me teched the stuff if she'd known anythin' about it. But, you see, I wanted to surprise her when the stock went to a dollar a share, as that man said it would. But it never went a cent higher than fifteen cents and didn't stand long at that."

"That chap unloaded a kind of gold brick on you," said Ben, "You're lucky to be able to get 9 1-2 cents a share for it, I should think. Where are you stopping?"

"I hain't stoppin no place jest yet, but I expect to go to the Astor House. I come down here straight from the ferry."

"The Astor House is up near the Post-office, on Broadway."

"Yes, I kin find it, all right. I guess I'll go right up there now and leave my valise and git somethin' to eat. I'll be back some time this afternoon."

"That's a good idea," said Ben. "Walk up this street to Broadway, cross over to the church, and then turn up the street. You can't miss the Astor House, then, for it's on that side of Broadway."

Ben took the countryman downstairs and started him off right, and then returned to the waitingroom.

CHAPTER V.—The Worthless Certificates.

When Mr. Durand came back Ben told him about his meeting with Hiram Ridley, of Madison Corners, New Jersey, and how he had fetched the countryman to the office, as he wanted to dispose of \$10,000 shares of Little Mohawk Silver Mining Co. stock.

"He told me that Mr. Meade offered him 9 1-2 cents a share for it. He was on his way to Mr. Meade's office when he accidentally collided with that gentleman at the corner of Broad Street and Exchange Place. After that he wouldn't do any business with Mr. Meade, and so I brought him here. As you were not in he decided to go to the Astor House, take a room and get something to eat. He said he would come back this afternoon," said Ben.

"Little Mohawk eh? said Broker Durand, reaching for a pigeon-hole in his desk and bringing out the latest mining exchange report.

He scanned the list and finally placed his finger on a name.

"It's quoted at ten cents. I wouldn't give him over nine for it," he said, putting the report back in the pigeon-hole.

"Well, sir, I suppose he is not likely to do any better elsewhere."

"Hardly. All brokers want some leeway in purchasing mining shares of the standing of the Little Mohawk. In fact, I am not anxious to buy it, as there is very little in it for the house. And now, Ben, I want to make you a small present on account of the heavy debt I owe you. Remember that I am not attempting to pay you for what you did for me. It would be beyond my power to do that, even if I were to hand you over my entire fortune, since there is nothing more precious to a man than his life and his reputation."

The broker took an envelope from his desk and handed it to Ben.

"Just consider what you will find in that as a slight recognition of my appreciation of your presence of mind and prompt action in my behalf."

Ben opened the envelope, which was not sealed, and took out a check to his order for \$1,000.

At first he was loath to accept such a present, but as his employer insisted, he finally put it in his pocket and thanked him. The cashier coming in with a couple of letters left by the mail carrier, Ben returned to his post in the room outside. When he took the firm's deposit to the bank that afternoon he got the check cashed.

He put \$900 in an envelope, addressed to himself and asked the cashier to put it in the office safe, the \$100 he placed in his pocket to take home as a pleasant surprise to his mother. Mr. Ridley did not show up at the office that afternoon, and at the usual time Ben put on his hat and bade the office adieu for the day. His mother was very much surprised to hear about the narrowly-averted tragedy at the office, and still more so on receiving the \$100, which was a perfect godsend to the little family. Ben then told his mother about Hiram Ridley, and how he and Broker Meade came into collision at the street corner.

"It was the funniest mix-up I ever saw," laughed Ben. "It was like two battering-rams coming together. Both of them got the shock of their lives, I guess. Mr. Meade was mad all over, and Hiram Ridley wanted to fight the broker. Half the things, including a bag of money, came out of Ridley's bag. If I hadn't been there to recover them for him he would probably been out all the money, which must have amounted to \$1,000, at any rate. He is a regular jay, and talks and acts as if he never was in New York before. I suppose he was brought up at Madison Corners, and this is the first time he ever ventured any distance from the place."

Next day when Ben carried a note to Mr. Berry, the junior partner, at the Exchange, he found that the excitement which had reigned there for the past two or three days had moderated somewhat. D. & G. had gone up high enough for the firm to get out of their hole with a moderate profit, and both partners were thankful over the outcome. Ben, having decided to go into his first speculation on the market, made his way to the little Nassau Street bank and left an order for the purchase of 150 shares of M. & O., at the prevailing price, which was 58.

He put up all but \$30 of his money on margin, quite confident that the tip he got hold of was a winner. As he was going back to the office he met Hiram Ridley stalking down the street, apparently heading for Durand & Berry's office.

"Good-morning, Mr. Ridley," said Ben. "You didn't come back yesterday as you said you would."

"No," replied the countryman, after shaking hands with him. "I went sightseein' on one of them new-fangled machines with a hull lot of seats on top. There was a chap in front with a trumpet. Every once in a while he'd bellow out something through the horn and p'int his hand at a buildin' or somethin' else. The ride cost me \$2, and I seen a hull lot. I wish Maria had been along. She would hev enj'ed it, and I reckon she wouldn't hev missed nothin'."

"Are you bound for our office now?"

"Yes, that's where I'm goin'. Is your boss to hum?"

"Yes, you'll find him in at this hour."

When they reached the office Ben announced Mr. Ridley and showed him into the private office. In a few minutes Mr. Durand called Ben inside.

"Take these certificates over to the Mining Exchange and see if they're all right, Ben," said his employer.

"Yes, sir," replied the young messenger, hurrying away.

On the street he came face to face with Dick Fanshaw.

"Where are you bound now in such a rush?" asked Dick.

"I'm going over to the Mining Exchange."

"Say, you ought to see my boss's nose this morning."

"What's the matter with it?"

"It's swelled up like a damaged onion."

"I'm not surprised. If you got the whack he got yesterday yours would be swelled up, too."

"Why, what do you know about the matter?" asked Dick, in surprise.

"I know considerable. Come with me as far as New Street and I'll tell you."

Fanshaw's curiosity induced him to do so, and on the way Ben told him how Mr. Meade and Hiram Ridley came together like a pair of rams at the corner of Exchange Place and Broad Street on the previous morning. Dick thought it a good joke on his employer, and when he got back to his office he spread the news among the clerks. When Ben presented the Little Mohawk certificates for examination to the secretary of the Mining Exchange he was told that they were not genuine certificates, and, consequently, not worth a cent.

"Gee! That's tough on Mr. Ridley," he said to himself on his way back to the office. "The chap who sold him the shares was a regular gold brick swindler."

He reported the facts to Mr. Durand, and the countryman nearly had a fit.

"Not worth anythin'!" he ejaculated. "Why, I paid \$1,500 cash for them certificates!"

"You were robbed, Mr. Ridley," said Mr. Durand. "It was a clear case of bunco."

"By gosh! I don't know what Maria, that's my wife, will say when I tell her. I dunno as I dare go hum."

When the Jerseyman came out of the private room he looked pretty glum, and Ben felt sorry for him. At that moment a dapper-looking man entered the room.

"Can I see Mr. Durand?" he asked of Ben.

"Give me your name and I'll take it in to Mr. Durand."

"My name is Howard Drumgoole."

At the mention of the name Hiram Ridley, whose back was turned to them, swung around like a flash and looked at the newcomer. Then, to Ben's great utter astonishment, he sprang at the visitor and seized him by the throat.

"You rascal! You bunco swindler! Give me back the \$1,500 you got from me for them gold brick certificates of Little Mohawk Silver Mining Co. Give it back, do you hear, or by gosh! I'll choke the teeth down your throat!"

CHAPTER VI.—The Result of Ben's First Deal.

Mr. Ridley spoke so loud, and in such a significant tone, that everybody in the office heard him and took notice. Ben didn't feel called on to interfere, and it wouldn't have done any good if he had, for Hiram Ridley was a strong and wiry man, and he meant business. The cashier and one of the clerks, however, came to Drumgoole's rescue, and they had a job of it in separating the men. Drumgoole was a wreck when he was pulled away from the countryman. He made an attempt to leave the place, but Ben prevented him from doing so. The boy was in full sympathy with Mr. Ridley, and if this chap was the man who had swindled the Jersey farmer out of \$1,500 he ought to be handed over to the police. Mr. Durand hearing the racket, came to his door to find out the cause of the disturbance. The cashier explained matters as far as he knew.

"That fellow, Drumgoole, is the bunco steerer who swindled me on them Little Mohawk shares that you said ain't worth the paper they're printed on," said Mr. Ridley in a ruffled tone.

"It's a lie," replied Drumgoole, as he arranged his tumbled garments. "I never saw that man before. I'm no swindler. I'm connected with the Goldfield Mining Syndicate, on Maiden Lane, and I came here to see the head of this firm on business."

"You must have made a mistake, Mr. Ridley," said Mr. Durand, who was expecting a representative of the Goldfield Mining Syndicate to call at his office that morning.

"No, I ain't made no mistake," replied the Jerseyman doggedly. "I kin prove he's the man by Maria. Him and his wife boarded at the farm three years ago, for two weeks, and it was while they was there that he rung his gold brick swindle in on me. I'm goin' to have him arrested right now."

He turned to Ben and asked him to get a policeman. Ben asked his employer if he should telephone for an officer, but the broker did not like to commit himself in favor of either party in the trouble.

"If you let him leave this office," said Mr. Ridley angrily, to Mr. Durand, "I'll foller him until I see a policeman, and then I'll have him took up."

"I denounce that man's charge as preposterous," spluttered Drumgoole. "He ought to be arrested for assulting me."

"Well," said Mr. Durand, "I can't have anything to do with this matter. If you think this man has swindled you, Mr. Ridley, you can go before a magistrate and swear out a warrant against him. Then the case will be sifted out in the police court."

"And where will he be when I git the warrant?" replied the countryman. "No, sir. Now that I've got him within reach I'm goin to see that he don't git away."

Ben noticed that Drumgoole looked uneasy at the determined attitude of Mr. Ridley, and he more than suspected that the man from Madison Corners had the right individual cornered. Mr. Durand shrugged his shoulders, and to put an end to the discussion he asked Drumgoole to walk into his office. When the door closed upon them, Mr. Ridley planted himself near the door leading into the corridor in order to see that the alleged

swindler did not escape him when his business with the broker was finished.

"Are you positive that is the man who swindled you with those mining shares?" Ben asked him.

"I kin swear to it," replied Mr. Ridley, emphatically.

"Then you ought to do as Mr. Durand says. Swear out a warrant and have him arrested. You can send a telegram to your wife to come on and identify him in court. The magistrate will hold him for the trial unless he can show that it is a case of mistaken identity on your part," said Ben.

"I don't know nothin' about goin' before a magistrate. Wouldn't know where to find one if I did. Besides, this Drumgoole would make himself scarce while I was doin' all this, and then what would it amount to?"

"If he's employed by the Goldfield Mining Syndicate, of Maiden Lane—just wait a minute. I'll look in the city directory and see if I can find where he lives," said Ben. On examining the directory he found a Howard Drumgoole, whose business address was given as No. — Maiden Lane; residence at the Glendale apartment house in West Forty-fourth Street. He took it down on a slip of paper and handed it to the Jersey farmer.

"Now you take my advice, Mr. Ridley, and go to the Tombs Police Court on Centre Street and swear out a warrant against Drumgoole. Give both of those addresses, so that if Drumgoole is guilty, and keeps out of the way downtown, the officer will be able to nab him uptown."

"How will I git to the police court on Centre Street?"

Ben gave him explicit directions how to find Centre Street, and where the Tombs Court was, and Mr. Ridley departed to carry out the plan.

"I suppose you heard the racket out in the waiting room, Millie," said Ben, when he carried some papers to her to copy after the departure of Drumgoole.

"A person would have to be deaf that didn't," she replied. "What was it all about?"

Ben told her the circumstances.

"Do you think that man was the swindler?" she asked.

"I do. Mr. Ridley has gone to the Tombs Court to swear out a warrant for his arrest. He may send the fellow up the river, but I'm afraid he'll never get any of his money back at this late day."

Next morning he looked the paper carefully over for a paragraph that would enlighten him on the subject. Instead of finding what he was after he read something that gave him a shock. A man, who gave his name and address as Hiram Ridley, of Madison Corners, N.J., had been struck by an automobile on centre Street, about noon the day previous, and had sustained serious injuries. The paper reported that he was taken to a certain hospital in an ambulance, after lying nearly an hour on the sidewalk.

"Gee! That's tough," ejaculated Ben.

He showed the paragraph to Mr. Durand when he came in, and told the broker that the farmer was on his way to the Tombs Court to get out a warrant against Drumgoole when the accident happened to him. There was nothing much doing in M. & O. that day, either, the stock closing at 581-2. On his way home Ben went to the hospital to inquire as to the condition of Mr. Ridley. He learned that the farmer had sus-

tained a broken leg, and that three of his ribs had been fractured.

"Then he will get over his injuries?" said the boy.

"Oh, yes. He'll be all right after a time."

Ben was glad to hear that, at any rate, and he asked the young surgeon who answered his inquiries if he would kindly tell Mr. Ridley that Ben Bassford, of Wall Street, had called and asked about him. The surgeon said he would and the young messenger left. The next day M. & O. began to show signs of life. There were a good many sales of the stock, and the price went up two points. On Monday morning when he sent to the Exchange with a note for Mr. Berry he found Dick Fanshaw standing at the rail waiting to deliver an envelope to a broker on the floor.

"I guess there's another boom on," said Dick, pointing to a big group of traders where there seemed to be a good deal of excitement going on.

"What is the stock?" asked Ben, eagerly.

"It's M. & O. I hear that it's scarce and, consequently, everybody wants some of it now."

"That's fine," replied Ben.

"What do you care?"

"A whole lot."

"How?"

"I bought a few shares on margin the other day, and I'm looking to make a stake out of it."

"I thought you didn't have any funds with which to speculate?"

"Oh, I got hold of a few ducats in an unexpected way and I put them up on M. & O."

At that moment the broker Dick was waiting for came up and took his note, wrote a reply and told him to deliver it in a hurry, so he had to rush off. While Ben was waiting for Mr. Berry he saw from the quotations on the board that M. & O. had gone up to 65 since the Exchange opened. He was tickled to death, for he was over \$1,000 ahead of the game at that point. Although he was kept on the run all day, he was able to keep track of the stock he was interested in, and he noted with satisfaction and no small excitement that the price of M. & O. kept going up until when the Exchange closed for the day it had reached 71.

"I wonder how much higher it is likely to go?" Ben asked himself. "I'm almost afraid to risk it further. I'm likely to be so busy tomorrow that I won't have a chance to sell out if things take on a squally look. Now, \$1,900 in the hand is better than twice that amount in the bushes. I guess I'll leave an order with the bank on my way home to sell me out say at 72, or at the market, if it doesn't go any higher in the morning."

He had decided to do that when he left the office at half-past three, so he went right to the brokerage department of the little bank and put in his order. He watched the ticker next morning with a good deal of anxiety, and didn't feel easy till he saw a quotation on the tape at 72 1/8.

Then, feeling satisfied that he was safe, he went about his business feeling like a bird. On Wednesday morning he got a statement and check from the bank, showing him that he had won \$1,100 on the deal, which made him worth \$3,000, all told.

CHAPTER VII.—Ben Makes an Exhibition of Himself.

"I sold out my shares of M. & O. yesterday, Dick," said Ben that afternoon, "and on the strength of my winnings I'm going to blow you to a show tonight, if you'll come."

"If I'll come?" grinned Fanshaw. "You can just gamble on it that I'll come. How much did you pull off?"

"That's one of my business secrets," laughed Ben.

"Well, you might tell a fellow."

"You're as bad as a girl. Well, I'm not saying anything, so you'll have to be satisfied with that."

"I'd tell you how much I won if I'd made a haul in the market," grumbled Dick.

"I've decided not to tell anybody about the amount of my winnings, so don't get mad about it."

"Oh, I don't care. What show are we going to take in?"

"The Harlem Opera House, if that suits you."

"Anything suits me, especially when I'm not paying for it."

Accordingly, Dick called at Ben's flat that evening at half-past seven, and they started for 125th Street together. The show was out at eleven o'clock, and then Ben proposed that they go and have something to eat. Fanshaw had no objection, so they entered a first-class chop-house near the theater. The side tables were separated by tub plants with spreading leaves. While they were looking the bill-of-fare over a well-dressed, youngish man and a boy of nineteen came in and took possession of the table behind Ben. In a few minutes Ben heard the name of Hiram Ridley mentioned back of him.

Instantly his attention and curiosity were aroused, and turning around he peered through the leaves at the persons occupying the next table. He recognized Hiram Drumgoole as one, while the other, to his surprise, was Enoch Ridge.

"It was lucky for you that the old jay got run over that day," he heard Enoch say, "or he'd have had you pulled in. What are you going to do when he gets out? He'll be hunting for you with a cop."

"Oh, I'll fix him," replied Drumgoole, carelessly.

"How will you?"

"I'll offer to make it all right with him."

"Do you mean to cough up that money you got away from him?"

"Not on your life, Enoch," laughed Drumgoole.

"Then how are you going to make it all right with him?"

"I'll give him 10,000 shares of another stock that is worth what Little Mohawk is to-day on the market."

"Why, that will cost you about \$1,000."

"I'll tell you how I'm going to work it. We've got a lot of certificates of the Golden Anchor Silver Mining Co., of Paradise, Nevada, at the office. The stock is selling at ten cents a share. The certificates are in blank, and we fill them out when we make a sale. I'll fill one out for 10,000 shares, and report a sale of 1,000 shares to the office. See? Then I'll give Ridley the certificate

for the three bogus Little Mohawk ones that I unloaded on him three years ago."

"Supposing he won't take the Golden Anchor certificate? I'll bet he'll want the cash."

"I'll tell him that I can't do any better. That if he has me arrested and prosecutes me he won't get anything at all in that case. He'll be willing to compromise, I'll bet."

"Suppose he offers the certificate for sale, as he's likely to do, for he brought the Little Mohawk shares to our office to dispose of them, the broker who handles the matter for him will be sure to find out that the certificate has been raised, and then you'll be in a worse hole than ever?"

"I'll get around that, all right," replied Drumgoole, confidently.

"I don't see how you can."

"There are a whole lot of things that you don't see besides that."

"Don't get funny, Cousin Howard. You——"

That's as far as he got, for at that moment Ben, in his eagerness to overhear their conversation, leaned too far back and his chair went over with a crash among the leaves of the spreading plant. The accident placed Ben in an awkward position, and called general attention to him.

Drumgoole sprang to his feet and looked around. When Ben extricated himself from his dilemma, Enoch Ridge recognized him at once, and whispered something to Drumgoole. He looked pretty hard at Ben, but he resumed his seat without saying anything to the young messenger. Ben's chair wasn't injured any, and, with a very red face, he righted it and sat down.

The plant had not suffered anything to speak of, so there were no damages in prospect for the boy to face.

"How the dickens did you come to go over?" chuckled Dick, who thought his companion's misfortune very comical. "Tilted your chair too far back?"

Ben made no reply. He was disgusted with himself and at the outcome of the situation which had interested him so much.

Drumgoole and Ridge resumed their talk in very low tones, but what passed between them reached no other ears but their own. Ben ate in a mechanical kind of way. He had lost a good part of his appetite for the supper. It was the first time in his life that he had felt real cheap, and thirty cents was about the value he set upon himself at that moment. Dick tried to draw him out by talking about the show, but didn't succeed to any great extent. Ben was glad when the meal was over and they were outside. Then he explained the whole affair to Dick.

"Too bad that your chair gave you away," said Fanshaw. "You might have heard a lot more that would have helped you queer that fellow's little game against Hiram Ridley."

"That's right," replied Ben. "He was going on to explain to Ridge how he expected to get around the difficulty of Mr. Ridley offering the Golden Anchor certificate for sale, when over I went and spoiled the whole thing. It was hard luck."

"That's what it was. Gee! I didn't know what had happened when you went down with all that racket. I was reading the sporting news in the paper, and I must have jumped a couple of

inches in my chair. So Enoch Ridge is Drumgoole's cousin, eh?"

"It seems so, for he called Drumgoole Cousin Howard."

"They're a fine pair—one is a rascal and the other is willing to be one, I'll bet. He'll be sure to hold you up to ridicule at the office tomorrow."

"If he does I'll be likely to punch his head for him," replied Ben, aggressively.

"Do you suppose they'll think you were listening to them, or that your fall was a pure accident?"

"I don't know what they'll suppose, but I do know if I was in Drumgoole's shoes I wouldn't take any chances in the matter. A fellow who makes a business of handing out gold bricks to other people ought to be regarded as tolerably clever in protecting his own interests, especially in a pinch. It's my opinion that he'll drop the Golden Anchor certificate dodge and adopt some other scheme to head Mr. Ridley off."

The boys said good-night to each other at the corner of 130th Street and Seventh Avenue, and Ben started westward. His thoughts were centered on the final events of the night as he hurried along. His evil star was still in the ascendant. About half-way down the block, opposite one of the brownstone private houses, there was an unusually wide coalhole, covered with a round iron cover. In some way the cover had become dislodged, and thus presented a dangerous object to step upon. The unsuspecting boy landed upon the outer rim of it with all his weight. The cover tipped and slid away to the length of its chain. Ben pitched forward and downward, his second leg following the first. He landed across the far side of the hole on his stomach, and then before he could recover his dazed wits, his legs swung under the opening, destroying the slight balance momentarily maintained by the upper half of his body, and down he slid out of sight into the coalhole, landing on a pile of black diamonds with force enough to make him see all kinds of stars and planets.

CHAPTER VIII.—The Tip On Southern Railway.

Ben lay at full length for some minutes on the bed of coal. It took that length of time for him to realize what had happened to him. Then he pulled himself together and sat up.

"My gracious!" he exclaimed. "There must be some kind of a hoodoo on me tonight, for this is the second fall I've had. The other was a mere flea-bite to this tumble. I ought to consider myself uncommonly fortunate that I didn't break my neck, or a leg, coming through that hole. I guess I've good grounds for a damage suit against the owner of the house. Unfortunately, I haven't got a witness to back my statement up. Now I wonder how I'm going to get out of this predicament? I can't reach that hole nohow. If the door of this coal cellar is locked I'll have to stay here the rest of the night, probably, which will be mighty unpleasant, to say the least."

He got up, felt of his limbs to make sure they were in good working order, and then struck a

match to see where the door was. He saw it straight before him and ajar. He pushed the door wide open, struck another match and found himself looking into a short, narrow, arched, brick tunnel which led to the cellar under the house. Making his way into the main cellar, he found it occupied with a hot-air furnace, a cord of kindling wood piled up against one of the walls, and other things unnecessary to particularize. There was a door on one side, and Ben made for it. It was closed, but not secured, and he passed through into a narrow passage-way chiefly filled by a rough stairway leading to the basement hall above. He decided that the best thing he could do was to try and let himself out by way of the area door and gate without attracting any attention, if possible. When he reached the basement hall he started on tiptoe for the door opening out under the high stoop that faced the hall door. Between that small space and the area outside was the customary iron latticed gate. He expected to find the key in the door, and possibly a stout bolt to draw back. As he drew near the dining-room, the two windows of which overlooked the area, he saw a shaft of light shining under the door. He stopped short and listened. He heard the voices of two men inside, and the occasional clink of glasses, as if they were regaling themselves with some kind of liquid refreshment. After waiting a moment or two Ben cautiously moved forward again, intent on reaching the outer door. Suddenly, as he placed his foot on something soft that lay in his path, a terrific "miow-miow-ow-ow" rent the silence of the entry. He had trodden on the tail of the pet cat that was lying in his way, and the animal made Rome howl for a moment. Ben stopped aghast. Then he heard an exclamation from the dining-room, and a chair pushed back. Ben was so rattled by the encounter that instead of knocking at the dining-room door and facing an explanation, he acted as if he really was a thief afraid of detection, and hastily retreated to the rear of the entry. When he saw the dining-room door open he bolted through a door that stood ajar and found himself in the kitchen. Whoever came to the door and looked out into the entry spoke to the cat, and doubtless wondered what had caused the animal to yell. Finally he returned to the table where he and another gentleman had been talking and drinking.

Ben waited a good five minutes before making another move. There was a passage-way between the kitchen and the dining-room. Both doors were half open, and when the gentlemen resumed their interrupted conversation, Ben distinctly heard every word that was said.

"How much money can you raise, Bennett?" asked the gentleman who had just returned to the table.

"I suppose I could raise \$50,000 on a pinch," replied the man addressed as Bennett.

"Then you'd better raise it. We'll pool our capital and buy a good block of Southern Railway before it gets a move on, which it is bound to do as soon as the syndicate begins to boom things. The representatives of the combines are already going around the Street gathering up the shares on the quiet, so we have no time to lose if we're going to get next to a good, sure thing."

"You are sure that it's a perfectly safe venture?" said Bennett.

"There isn't any doubt about it. I had the tip from a member of the pool, who gave it to me in recognition of various favors I have done for him in the course of business. I'd back it for a million if I had the money, and could utilize so much as that in the deal."

"All right, Edwards, I'm with you. I'll have the \$50,000 by tomorrow afternoon."

"Bring it over to the office by two o'clock, if possible."

"What is Southern Railway going at now?"

"Eighty-two, which is very low for it. This boom will send it above par."

"Did you get a pointer to that effect?"

"I did. The syndicate expects to force it as high as 105. But I'm not looking for the last dollar, and shall sell our holdings at 101 at the outside. That will give us a profit of \$19 a share. We stand to win close on to \$100,000 apiece."

"As much as that?" ejaculated the other, with a trace of excitement in his voice.

"Yes, as much as that. I'll admit that is a big profit on an investment of \$50,000 for a period of a week or ten days, but that's where the advantage of a tip comes in. The members of the syndicate will clear a million each, I have little doubt."

"The insiders in Wall Street are the ones who pick up all the money, I guess. The general public who speculate down there have to be satisfied with the crumbs."

"They are lucky when they carry away the crumbs," laughed Edwards. "The stock market is the most uncertain of all games of chance."

"I believe you. A friend of mine bought 500 shares of A. & P. two months ago. When he bought it he was confident that it was due for a rise; but sixty days has gone by and it not only has not gone up, but is two points shy of the price he gave for it. When he went into the stock I asked him to explain the grounds of his confident expectations. He told me that the railroad was a valuable property; that its securities had become unduly depreciated on account of temporary embarrassments, and that it was the general opinion in the Street that higher prices would soon prevail."

Edwards, who was evidently a stock broker, laughed.

"The general opinion of the Street is a difficult thing to trace, and a perilous thing to follow," he said. "A general opinion that stocks will decline is very apt to precede a well-organized and extensive bull operation that will carry up the whole market from five to twenty per cent. When the great operators are buying for a rise, as in the case of Southern Railway, they naturally do not advertise the fact, but, on the contrary, sedulously cultivate a general opinion that stocks will fall, until they have purchased all they want."

"Well, fill up your glass. Here's to luck and a hundred thousand out of Southern Railway."

The toast was drunk and Bennett put on his hat to go. Ben had been so interested in the conversation that he had made no effort to leave the house after Mr. Edwards returned to the table. He had acquired a valuable tip on the market as the result of his presence in the kitchen, and

he lingered eager to get hold of all the information on the subject he could get. Satisfied that he knew all that was necessary to enable him to take advantage of the pointer in Southern Railway he was glad to see the conference in the dining-room break up. He figured that the owner of the house would go upstairs as soon as he had dismissed his visitor, and that then the way would be clear for him to beat his retreat in safety. Mr. Edwards let his caller out by the area door and accompanied him as far as the gate in the iron fence that divided the area from the sidewalk. Then it was that both men saw the displaced cover of the coal cellar and the yawning hole. Mr. Edwards was surprised and disturbed. The chain attached to the cover should have been secured to a hook underneath in such a way that the lid could not be displaced except when necessary to admit the entrance of coal from the chute of a coal-wagon. He knew that if anybody sustained an injury in consequence of the cover being insecure he would have to face a suit for damages. He immediately replaced the cover in its proper position, and after remarking on the carelessness of one's servants, he bade Mr. Bennett goodnight, and returning to the basement, started for the kitchen to find a candle to light his way to the coal cellar in order to fasten the chain to the hook.

CHAPTER IX.—The Scrap In the Counting-Room.

Ben heard him coming, and in order to escape observation he popped into a large closet. Mr. Edwards entered the kitchen, struck a match and lit the gas.

"My goodness!" ejaculated Ben. "I wonder what he's after? If he should open the door of this closet I'll be in a nice fix. I oughtn't to have come in here. I should have met him and explained matters. But how can I explain why I hid myself in this closet?"

Ben had a cold sweat on while the owner of the house was walking around in the kitchen. Fortunately for him, Mr. Edwards did not have to go into the closet to look for the candle he was after. He found a candle in a candlestick on the shelf over the stove. He lit it, and leaving the kitchen gas burning went down into the cellar to attend to the matter that engaged his attention. As soon as the gentleman left the room Ben peered out of the closet door, and hearing Mr. Edwards' footsteps on the cellar stairs, he came out.

"Now is my time to get out, while he's below," muttered the boy, pushing open the door of the closet.

In his hurry to get out he displaced a big tin pan, which fell and struck the floor with a tremendous clatter.

"Gee whiz!" he gasped. "I'll be discovered, sure!"

Hastily turning off the kitchen light he made a dash for the door of the entry. In his rush he made a slight miscalculation, and upset a chair, which raised more of a din.

"He'll be up here before I can get out," palpitated Ben, hearing hasty footsteps in the cellar. "What shall I do?"

One hand came in contact with the cellar door, which was ajar. It rested on a bolt. On the spur of the moment he closed the door and shot the bolt, thus making the owner of the house a prisoner below until he could arouse somebody above by his thumping. Ben then rushed for the entry door, unlocked it, shot the bolt back and threw it open. Without pausing to shut it he fumbled for the catch on the iron gate. Now he heard Mr. Edwards pounding at a heavy rate on the cellar door. The iron gate yielded to Ben's fingers, and he stepped into the area, closing the gate behind him. Then he got out on the sidewalk and hurried up the street at a quick walk. There was nobody in sight, and he congratulated himself on that fact.

He did not breathe freely, however, until he turned into Eighth Avenue. The flat-house where he lived was only a short distance away now, and he hustled to get there. He darted into the entrance of his flat, let himself in and hurried upstairs. He found his mother sitting up waiting for him, very much worried over his delay in getting home after the theater. It was nearly two by the clock on the mantel.

"Why, where have you been, Ben?" she asked him, with an anxious expression. "The theater has been out hours ago. And your clothes—they're all covered with dust. What happened to you?"

"I met with an accident, mother, but it's all right. I'm not hurt at all, only a little sore."

Then he told her how he had slipped into the coal cellar, but he did not tell her what happened to him in the house.

"You had a very lucky escape, my son," she said, regarding the matter quite seriously. "You might have been badly injured. You ought never to step on those covers. They are dangerous."

"I won't step on another one again in a hurry, I can promise you that," he said, kissing his mother goodnight.

Next morning he scanned the paper with some curiosity for a paragraph about the 130th Street house, but he saw nothing referring to it. When Enoch Ridge entered the office that morning he favored Ben with a sardonic grin as he passed through the counting-room. The clerks and the stenographer came almost in a bunch soon after, and presently Ben heard a lot of laughter in the counting-room.

"I'll bet that beast is telling the fellows about my tumble in the chop-house last night," said Ben, half angrily, to himself. "I'd like to punch his head for him. I'm liable to do it before he's many hours older, if he doesn't look out."

After Ben returned from his first errand he had occasion to go into the counting-room, and his appearance was hailed by a prolonged chuckle from the clerks.

"I hear you're learning to become an acrobat," grinned one of the bookkeepers.

"Who told you that?" replied Ben, with dignity. "Enoch Ridge."

"Enoch Ridge had better mind his own business or he'll get something he won't like," replied Ben in an aggressive tone, and loud enough to be heard by all hands.

"What's that?" snarled Ridge, glaring at Ben.

"You heard what I said, and if you don't like it you know what you can do."

"Oh, shut up! you make me sick!"

"I'll make you sicker if you don't quit talking about me. You want to mind your own business—you've got plenty of it to attend to."

"You're an insulting little puppy!" replied Enoch, hotly.

The rest of the clerks were enjoying the wordy tilt between the boys, and one of them chuckled loudly.

"If I was half the puppy you are I'd get a dog collar and put it around my neck," replied Ben.

Enoch turned purple with rage, and snatching up a red ink bottle, fired the contents in Ben's face. The young messenger didn't need half that provocation to go for Ridge. In another moment confusion reigned in the counting-room. Ben landed on Enoch's eye with his fist, and the two boys were punching one another at a lively rate. The cashier jumped into the scrimmage and separated the combatants.

"What's the matter with you chaps, anyway?" he asked sternly. "This place isn't a prize ring. You ought to be ashamed of yourselves!"

"I don't believe that you'd take an insult from anybody yourself, Mr. Wells, and not resent it," replied Ben, coolly. "That lobster flung his bottle of red ink in my face, and I just sailed in and punched him for it."

"What explanation have you to make, Enoch?" asked the cashier.

"He insulted me," answered Ridge, doggedly.

"What did you say to him, Ben?"

"We had some words and I told him to mind his own business, as he had lots of it to attend to. Then he called me an insulting little puppy. I replied that if I was half the puppy he was I'd wear a dog collar around my neck. At that he grabbed up the ink bottle and let me have it. I immediately punched him in the eye, and we had the mix-up you saw."

"It seems to me that you're both to blame. Go and wash your face, Bassford, and go back to your chair outside."

Millie Saunders had seen the fight, and had heard the high words before the scrap. She couldn't tell who was really the most to blame, but her sympathies were all in favor of Ben, because she liked him and did not fancy Enoch. Mr. Durand came in while Ben was in the wash room and rang for him. He hurried out to answer the call. There were two messages waiting for him to deliver, and he was soon on the sidewalk, heading for Broad Street.

CHAPTER X.—Ben Makes a Haul In Southern Railway.

Enoch Ridge was in a surly humor the rest of the day. His temper was not improved by the guying he got from his fellow clerks, who were pleased to see him get the worst of his argument with Ben. He determined to get revenge on the young messenger somehow, and that night he called on Drumgoole and had a talk with him on the matter. In the meanwhile, Ben ran errands all day, and when he got away from the office at half-past three he went to the little bank on Nassau Street and left an order with the margin

clerk to purchase for his account 50 shares of Southern Railway. It took nearly all his money to make up the margin, but that fact didn't worry him any, as he had the utmost confidence in the tip he had picked up the night before. From the bank he went to the hospital where Mr. Hiram Ridley was still confined with his broken leg and injured ribs. Ben was allowed to see him, and he was glad to see the young messenger.

He said he expected to be able to go home in a few days. He also said that he intended to get out the warrant against Howard Drumgoole before he left the city. Then Ben told him about his experience in the 125th Street chop-house the night before, and repeated the substance of the conversation he had overheard between Drumgoole and Enoch Ridge.

"I reckon he won't work no more gold bricks off on me," replied the Jersey farmer, wagging his head in a determined way. "He'll shell up my \$1,500 in cash or I'll prosecute him to the extent of the law."

"That's right," said Ben. "Make him come up if he's got it."

"If he ain't got it he'll go to jail," replied Ridley. "I won't stand for no monkey shines from him. He's a swindler and ought'r be punished."

"By the way, Mr. Ridley, you had a bag of money in your grip when I met you on Exchange Place that morning," said Ben. "Is it safe?"

"It's safe. My wife got it when she was on here and took it home."

"I thought maybe you had it in New York yet. I was going to put you on to a sure thing in the stock market. I'm in myself \$3,000 on it, and expect to double my money," and he showed Mr. Ridley his memorandum from the bank.

"By gosh!" ejaculated the farmer. "If it's a good thing I'd like to be in it."

"I'm afraid you'll be out of it if your money is off in Madison Corners. There is no time for you to get well and go for it. The stock is liable to rise any day now, and you'd have to be on the ground floor to make the cream."

"I'll telegraph my wife to bring it on right away and give it to you," said Mr. Ridley, very much interested in the deal that Ben suggested to him.

"You can do that if you have confidence in me; but how do you know I'm not another Drumgoole trying to work a gold brick on you?" smiled Ben.

"Gosh! I'm willin' to take the chances on you. You've got an honest face, and I reckon you wouldn't steal nothin' from nobody."

"I'm much obliged to you for your good opinion, Mr. Ridley. I'd like to see you get your \$1,500 back somehow. If I'm willing to take chances with all my little capital I guess you can afford to take a chance also. I'll tell you how I got the tip, but you mustn't say anything about it to anybody, for it might make trouble for me."

Ben then told him about the rest of his adventures on the night before, and the farmer thought he had had a strenuous time of it.

"Well, you kin send a telegram to Maria, that's my wife, in my name, tellin' her to bring the money on. You kin tell her to call at the hospital, 'cause you see she wouldn't give up no money without she knows what it's goin' for, and

I'll have to talk her into the idea. It ain't by no means sartin that she'll let me put it in stocks after the way Drumgoole rubbed it in on me. She's kinder suspicious of sich easy ways of makin' money, and may refuse to let me have anythin' to do with it, which will be a pity, if you say I kin make \$1,500 out of the deal in a week."

"I sha'n't blame your wife if she holds off, for dealing in stocks is a risky thing, even at the best. But in this case you will have an advantage that might not happen again, of getting in on a sure pointer. To prove what I say is true I'll make a note of what you can get Southern Railway at today," and Ben wrote the quotation down on a piece of paper. "Now, whether you go into this thing or not, just keep watch on the stock for the next week and see if it doesn't go to 100. If it does, as I'm sure it will, for I'm banking on it to the limit of \$3,000, almost every cent I own in the world, then you'll be convinced that I have offered you one of the Wall Street plumbs that few people ever get hold of outside of those in a position to acquire inside information."

After leaving the hospital Ben sent the telegram to Mrs. Maria Ridley, with her husband's name attached, and then went home. Next day, about one o'clock, when Ben returned from an errand, he found a lady waiting to see him. She was tall, thin and countrified. Although he had never seen Hiram Ridley's wife, he didn't need an introduction to satisfy himself that this lady was the "Maria" of whom he had heard so much. And so it proved. She had come direct from the hospital to see Ben. She had the sum of \$1,300 in gold in a bag she carried in her hand.

"Are you Ben Bassford?" she asked when Ben bowed to her.

"Yes, ma'am," replied the boy, politely.

"I'm Mrs. Hiram Ridley."

"Glad to know you, ma'am," replied Ben. "I suppose you called with reference to a little stock operation that your husband wishes me to put through for him."

"I reckon that's right, young man," said Maria Ridley. "I've brought \$1,300 in my bag, but I ain't quite satisfied in my own mind that I ought to humor Hiram so far as to put it up in what he calls a Wall Street deal. He says you told him he was sure to make \$1,500 out of it. How am I to know that sich is the fact?"

"Well, ma'am, I told Mr. Ridley that if he wanted to put up some money on a pretty safe stock deal now was the chance to do it, but you can't expect me to guarantee what his profit will be. I am in on this myself. And figuring on what I expect to make I told him that if he put up the necessary margin for 150 shares I felt sure he would come out \$1,500, or even more, ahead. I simply invited your husband to come in on a good thing, because I'd like to do him a good turn, but I don't want you to leave any money with me if you are going to hold me responsible for it. He's got to take the same chances that I'm taking. There is always a possibility that the best laid plans may come to nought in Wall Street. No man living can tell with positive accuracy what is likely to happen in the market. If you wish me to put the deal in question through for your husband it must be understood that I am not to be held accountable

if the money is lost. I'm not looking to make anything out of the deal, so I hope you will consider the matter well before putting up your money."

"Don't you expect to make somethin' out of Hiram for doin' this investin' for him?"

"No, ma'am, I do not."

"Well now, it doesn't seem accordin' to human natur for anybody to do somethin' for somebody for nothin'," said Mrs. Ridley. "But, then, you're a boy. Mebbe you ain't eddicated to the grab-all doctrine yet. Hiram says you've got an honest face, and I'll allow that you have; but, then, you can't always judge a book by its cover. I've heard tell of people who looked as if butter wouldn't melt in their mouths as being the worst villains that the Lord ever created. I had a second cousin once who——"

"I beg your pardon, ma'am, I'm liable to have to run out at any minute on an errand for the office, so if you will make this interview short I'll take it as a favor. If you want to leave any money for me to invest for your husband I'll take it and do as well by him as I would by myself. That's all I can say."

"Suppose you was to buy Hiram 100 shares of this stock, what would it cost him?"

"The stock has gone up three-eighths since the Exchange opened, and may go still higher before I get the chance to attend to the matter for him. I think, however, that \$830 would be about the figure."

"Well, I'll take the chance of leavin' you that amount, young man, and I hope you'll put it to good use, as Hiram and me ain't made of monev especially since Hiram allowed that boarder we had three years ago to sell him a \$1,500 gold brick, as he calls it."

She counted out the \$830 in her lap and handed it to Ben, taking his receipt for the sum, and soon after departed. The money was in gold, and Ben got a small bag to put it in and placed it in the safe for the time being.

Southern Railway closed that day at 82 5-8, and Ben bought the 100 shares for Hiram Ridley at that figure. Two days afterward the stock began to go up under heavy buying on the floor of the Exchange. It reached 85 and then dropped in fifteen minutes to 83 under a bear raid. It fluctuated between 82 and 86 for the next two days, and then something came out in the newspapers about the road that brought a whole lot of people into Wall Street looking for the stock. Then it suddenly developed that most of the shares had disappeared from the market. Brokers, in order to fill their orders for it, had to bid for it, and this sent the price to 90 in hardly any time. On the following day the real boom that Ben was looking for set in, and amid great excitement the price advanced to 98.

Although Ben had little doubt that the stock would go to par, he concluded that \$16 per share was profit enough for him. So he ordered his holdings and Mr. Ridley's 100 shares sold at the market. This was done by the bank at 98 3-5, what the stock opened at next morning. In figuring up his profit he found he had made \$5,600, while Mr. Ridley had come in for a little over \$1,500. That afternoon he went to the hospital to carry the good news to the farmer, but found that Mr. Ridley had left that morning for Madi-

son Corners. He had evidently deferred swearing out a warrant against Howard Drumgoole.

That evening Ben wrote a letter to the farmer telling him that his \$830 had earned him a profit of \$1,500, and asked for instructions about forwarding the money to him.

CHAPTER XI.—Mr. Ridley Presents Ben With \$100.

Next day Ben collected what was coming to him from the bank, and with \$8,600 of his own money in his pocket he felt like a small capitalist. Without going into any particulars he told his mother and sister that he had made a successful deal in the market, and as an evidence of it he gave his mother \$400 to put in a bank against a rainy day, and his sister \$100 to spend on herself. On the following morning he presented Millie Saunders with a two-pound box of the best candy and a small nosegay of her favorite flowers.

"Why, Ben Bassford," the girl exclaimed, in some astonishment, "how can you be so reckless with your little money? The idea of you buying me a two-pound box of candy, which must have cost you \$1.60. Really, I cannot accept so much from you."

"Nonsense, Millie! A fellow can afford to be extravagant when he's made a bunch of money."

"Made a bunch of money!" ejaculated the stenographer, in surprise.

"That's what I said."

"Why, how came you to be so lucky?"

"By taking fortune on the wing."

"I don't quite understand you."

"I've been speculating on the market."

"You haven't," she replied, incredulously.

"Yes, I have, and this is my second spec this month."

"Ben Bassford, are you telling the truth?"

"Did you ever catch me in an untruth?"

"No, but——"

"Then give me the benefit of the doubt. I didn't tell you about my first venture, for I decided to say nothing about it to anybody, but I don't mind telling you now, if you'll promise to keep it to yourself."

"Of course I'll promise."

"Well, I received a present of a small sum of money nearly a month ago, and seeing a chance to increase it by buying a few shares of a certain stock, I did so, and more than doubled the sum I put up in margin. Now on the strength of a first-class tip I got hold of, I put the whole of my funds into Southern Railway, and I closed out yesterday at a profit of \$16 a share. Hence the candy and flowers."

"Well, I'm awfully glad to know that you've been so fortunate, but I hope you won't rush into the market again in a hurry and run the chance of losing all you've won."

"I promise you that I won't take any desperate chances, but if another tip comes my way, and I am satisfied that it's a good one, I am not going to let a good thing get away from me."

Owing to the fact that a screw came loose somehow in the operations of the syndicate that was boosting Southern Railway the stock did not reach par. After getting as high as 99 3-8, some-

body threw a block of 10,000 shares of it on the market.

The syndicate brokers took it in to save the price from falling, but a second block of the same size was too much for them. A panic set in and the stock began to fall as fast as it had gone up. The excitement on the floor was intense, and Ben heard about it after S. R. had gone down to 90.

"Gee!" he ejaculated. "I didn't get out of that deal any too soon. If I had held on for 100 I should have been in the soup by this time, and so would Mr. Ridley. That's more evidence that you never can tell just where you're at in one of these booms. I wonder if that Mr. Edwards and his friend Bennett are caught, or whether they sold out in time? Considering that I got my tip through their conversation, they have my best wishes."

On the following afternoon Ben received a letter from Mr. Ridley. The farmer was greatly tickled over the result of the deal Ben had engineered for him. He praised the boy for his honesty and smartness, and asked him to hold on to the money till he came to New York about the Drumgoole matter. He said Deacon Smith had advised him to put his case in the hands of a lawyer for the purpose of trying to force Drumgoole to make some kind of a satisfactory settlement.

"I guess that will be the best thing for Mr. Ridley to do," thought Ben. "Half a loaf is better than no bread. The satisfaction of sending a man to prison may be all very well, but it isn't like compromising a bad job with a good wad of cash. If he can get even fifty cents on the dollar it's my opinion he'd better take it and let up on Drumgoole. The rascal will probably be sent to prison some day if he doesn't mend his skinning ways."

All this time Enoch Ridge was watching for a chance to get even with Ben. He had consulted with his cousin Drumgoole on the matter, and that slippery individual had offered a number of suggestions. Enoch wanted to ruin Ben in the estimation of the firm, if he could, but such a thing was not easy of accomplishment. Drumgoole had his own troubles as well. He was daily expecting to receive a visit from either Hiram Ridley, demanding a show-up, or from a policeman with a warrant for his arrest. He would have left the city and gone into hiding for a while if he could have conveniently done so. Finally he sent a friend of his to the hospital to try and arrange a compromise with the farmer. Then he learned that the Jerseyman had left the institution and gone back to Madison Corners. The failure of the farmer to cause his arrest previous to his departure encouraged Drumgoole to believe that the trouble might blow over after all. Such was the state of his feelings when one morning he received a letter from a lawyer on Nassau Street inviting him to call at his office. He went and found Mr. Ridley there with the lawyer. He was asked to settle the farmer's claim or go to jail. Mr. Ridley wanted \$1,000 in cash. Drumgoole, finding that the Jerseyman meant business, asked for time to get the money, and a week was granted him to make the first payment on account.

Mr. Ridley called on Ben at his office, and after

a short talk with the boy received the \$2,330 coming to him, which included the amount his wife had left with the young messenger to put up as margin on the 100 shares of Southern Railway.

"I never seen anythin' in my life to beat that," said the farmer, as he looked the bills over. "It's jest like findin' money. Is there any more chances like that runnin' loose down here?"

"Not often, Mr. Ridley," replied Ben.

"How much did you make yourself out of your deal?"

"I made \$5,600."

"By gosh! You're a smart boy! Now, how much are you goin' to charge me for winnin' this money for me?"

"Not a cent."

"That ain't no way to do business, Ben," said the farmer shaking his head deprecatingly. "I'll allow that you're entitled to \$100, anyway, for 'tendin' to the matter, and I'm goin' to give it to you."

"I proposed the deal to you because I thought you might just as well make something out of that tip as well as myself. You were laid up in the hospital owing to an accident you received in following my advice to go up to the Tombs Court and swear out a warrant against Drumgoole. If you hadn't gone up there at that time you wouldn't have got injured. By the way, did you get the number of the auto that ran you down?"

"No," replied Mr. Ridley, shaking his head. "I didn't git no number. What good would it have done me to get the number, whatever that is?"

"You could then identify the machine and bring suit against the owner for damages."

"I didn't know nothin' about that. Kin I get damages?"

"You'd better consult with a lawyer. I think the chauffer was arrested. If so, he's no doubt out on bail and the police are waiting for you to appear and prosecute him. If you don't do it soon he'll be discharged. Take my advice and have a lawyer look into the matter?"

"I will. I've got a lawyer who's goin' to make Drumgoole stump up or he'll put him in jail."

As Mr. Ridley insisted that Ben take \$100 for his trouble in putting the stock deal through for him, the boy accepted it.

"If you hear of anythin' more like that, let me know, Ben," said the farmer. "I'd just as soon allow you half the profits as not."

"I don't think I'll run across another pointer like that for many moons, if I ever do," replied the boy. "If you'll take a tip from me you'll hang on to that money and not let it get back into Wall Street under any circumstances. Just hand it over to your wife to take care of and then it will be safe."

"Maria says you're the honestest boy she ever heard tell on. Before you writ me that I had made \$1,500 out of that \$830, she said a dozen times that she didn't expect to see that gold she gave you ag'in. She said it was a mighty big temptation to put in a boy's way, and that she left it with you ag'in her judgment. When your letter come she could hardly believe her eyes when she read it over. Now, she'd let you hev \$1,000 quicker'n she would let me hev it. She says you're one boy out of a thousand, and in her opinion there ain't nothin' too good for you."

Ben laughed, and soon after Mr. Ridley took his leave and went to the Astor House, where he was stopping.

CHAPTER XII.—Ben Gets a Tip On P. & O., and Buys a Thousand Shares.

After the collapse of the Southern Railway boom, the market remained very unstable for a time, and business was rather slack in Wall Street with the brokers. The outside public had been bitten pretty badly, and they remained away from the Street in disgust. The brokers, however, knew that this feeling on the part of persons who had the speculative fever in their blood would soon blow over, and that when the market recovered its tone they would come sneaking back looking for another chance to get even for the losses they had sustained. Of course there were some who would not be back again for a long time, if ever. They were the people who had been completely cleaned out. Without money they couldn't do any more speculating. An hour after Hiram Ridley's visit at the office, while the cashier and most of the clerks were out at lunch, Enoch Ridge had occasion to go to the cashier's desk for some pens. His quick eye observed that Mr. Wells had left his bunch of keys in the lock of the cash drawer. This was clearly an oversight on the cashier's part, and Enoch determined to take advantage of it. He was pressed for money, owing to certain expensive habits he had acquired since he got to running around town with his cousin Howard Drumgoole, and he was willing to run some risk to replenish his pocketbook. He looked furtively at the one clerk who was busily engaged at his book with his back turned to him. Perceiving that he was not observed, he opened the drawer cautiously and looked in to see what money it contained. Lying across a handful of loose change he saw five \$20 bills pinned together with a memorandum.

Underneath the shallow box containing the change were a number of other bills of a smaller denomination. Enoch picked up the five twenties, but with no intention of getting away with such a large amount, and was in the act of raising the box of change in order to get at the smaller bills underneath when he heard the door of the office open. Fearing that it was the cashier, or one of the clerks, entering, he got rattled, and closing the drawer quickly, skipped back to his desk with the five twenties in his fingers. It was Ben who entered with a small package in his hand. He came directly into the counting room, went to the cashier's desk, placed the package on it and returned to his seat in the waiting room. Enoch had noticed Ben's movements with a scowl, for he hated the young messenger boy more every day, especially as he could not find an opening to get back at him for the humiliation he had received at his hands. Suddenly an idea popped into his head. He was afraid to return to the cashier's desk to put back the five twenties. Or it might have been that the longer he looked at the yellowbacks the more he wanted to hold on to them. At any rate, he thought he saw his way to turn Ben's visit to the cashier's desk to his own advantage. Had he been as smart as he

was, to a certain degree, crafty. he would have seen that his scheme was rather a dangerous one. The first thing to be done, however, was to hide the bills where they would be perfectly safe, in his opinion. He unpinned the memorandum from the five twenty-dollar bills and went into the wash-room with them. Taking off one shoe he shoved the bills into the sole of his stocking and then pulled his shoe on again. He was so busily engaged that he did not notice Ben, who came in and saw him doing it. Ben wondered what he was putting money in his stocking for, but supposed it was some cash that he had won in a stock deal and was afraid to carry around in his pocket. The young messenger, not caring to be in the wash-room alone with Enoch, for fear something might precipitate another scrap between them, retired unobserved, and sat down in the vacant stenographer's chair, the girl being out at lunch, to wait for Enoch to come out. The junior clerk appeared in a few minutes and went to his desk, casting a particularly unfriendly look at Ben. Then Bassford got up and went into the wash-room. No sooner had the door closed behind him than Enoch put on his hat and told the one clerk who was busy over his books that he was going to lunch, and walked out into the reception room.

Half a dozen customers were hanging around the ticker and talking about the market. Enoch walked up to where Bob's light overcoat hung in a corner and slipped the memorandum he had unpinned from the bills into one of the pockets. While he was doing this Millie came in and saw him. She did not pay particular attention to what he was doing, but went on into the counting-room. Enoch, having accomplished his purpose, left the office chuckling and sought his favorite quick-lunch house. The cashier returned shortly and saw the package Ben had left on his desk. He opened the safe and placed it in a pigeonhole. Ben came by, spoke to him about the package and went to his seat. While he was out he had overheard two brokers talking about a syndicate which had been formed to take advantage of the present low prices to buy up the shares of P. & O. stock, and boom them as soon as the market stiffened.

P. & O. was regarded as a pretty good stock, and it seldom went lower than it was just then, which was 72. Ben was figuring on buying 1,000 shares on the strength of what he had heard.

"I ought to make \$10,000 out of the deal," he said to himself, figuring the matter up in his mind. "There is no reason that I can see why I shouldn't."

As soon as the other clerks came back, Enoch excepted, Ben told the cashier that he guessed he'd go to his own lunch. The cashier nodded, and Ben put on his hat and left. He had hired a safe deposit box a few days before to put his money in. He went there now, took out \$7,200 and visited the bank on Nassau Street. The margin clerk, who knew his face, nodded to him as he appeared before his window.

"What can I do for you, Bassford?" he inquired.

"You can take an order for a thousand shares of P. & O., if you want to," replied Ben, cheerfully.

"A thousand shares, eh? You're getting to be

a plunger, young man. I guess you must have gotten hold of a tip, for hardly anybody is buying at present with the market in the shape it is."

"Now is the time to buy, when stocks are low. They'll pick up before long."

"That's right," nodded the margin clerk. "So you want us to purchase 1,000 shares of P. & O. You will have to put up \$7,200."

"Here's the money," said Ben, pushing his roll toward him.

The clerk counted it and finding the amount all right, the deal was put through and the boy left with the assurance that the stock would probably be purchased within fifteen minutes. Having disposed of that business, Ben went to lunch. Bassford patronized a certain quick-lunch house on Broad Street, and when he entered the place he saw his friend Dick Fanshaw seated on one of the high stools at the counter eating a beef stew. There was a vacant stool beside him and Ben took possession of it.

"Hello, Dick, how's things?" he said, slapping the other messenger on the back.

"Dull," replied Fanshaw. "Nothing doing to speak of. Nobody seems to be speculating since Southern Railway went to pot."

"That's right. A fellow has a chance to breathe now between errands. By the way, how much do you suppose I made out of Southern Railway myself?"

"What! were you in on that?"

"Yes, I had a few shares, and I got out in the nick of time."

"I suppose you made a couple of hundred out of it. You're getting to be pretty lucky, it seems to me."

Ben chuckled.

"What are you snickering about?" added Dick.

"Nothing. Just a way I have when things are coming in my direction," said Ben, beginning to eat his own beef stew.

"Are you often taken this way?" grinned Dick.

"Don't be alarmed. It isn't catching."

"You ought to treat to another show if you've made another bunch of coin."

"Sure. We'll go somewhere tomorrow at my expense."

"If we eat after the performance you don't want to repeat your acrobatic stunt that you made such a failure of on the last occasion."

"Oh, forget it, Dick! That's a thing of the misty past."

Then they got to considering what show they'd take in, and by the time they had settled on a theater they were done with their lunch. Settling for their checks, they returned to their office building together.

CHAPTER XIII.—Ben Comes Out of a Bad Scrape With Flying Colors.

When Ben entered the waiting room the cashier called him to his desk.

"Did you notice if this cash drawer of mine was open when you placed that package on my desk?"

"It wasn't open, sir," replied Ben.

"I suppose you noticed that my bunch of keys was in the lock, didn't you?" said the cashier, looking at him sharply.

"No, sir. I didn't observe the fact. Was it?"

"Yes. I forgot to lock the drawer and take them out, as is my custom when I go to lunch. You didn't open the drawer to look for anything, then—a pencil, for instance?"

"Certainly not," replied Ben, rather surprised at the question. "I wouldn't think of opening one of the drawers of your desk under any consideration."

"Then you merely came to my desk, laid the package on it and went away?"

"Yes, sir."

"Who was in the counting-room when you came in?"

"John Price and Enoch Ridge."

The cashier dismissed Ben and called up Ridge. He asked Ridge if he had seen anybody near his desk while he was out, and Enoch promptly said that Ben had been at his desk.

"Yes," said the cashier. "He left a package for me."

"I know he did, and he was looking in one of your drawers, too," said the junior clerk, unblushingly.

"Are you sure of that?" asked the cashier, regarding him searchingly.

"Yes, I'm sure of it. I saw him."

When Enoch went back to his desk the cashier called Price over and spoke to him about the matter. Price, however, could give him no information. He had been very busy and had not even seen Ben at the cashier's desk. Mr. Wells could hardly believe that Ben Bassford had taken that \$100 out of his drawer, but the positive assertion of Enoch Ridge that he had seen the messenger looking in the drawer, coupled with the absence of the money, looked bad, to say the least, after Ben's equally positive denial that he had done any such thing. The cashier hardly knew what to do about the matter. The entrance of Mr. Berry at that moment, however, decided him to call the junior partner's attention to the case. The junior partner pursed up his lips and stroked his mustache.

"Do you suspect that Bassford took the money?" he said.

"I don't like to suspect him of such a thing, for it doesn't seem as if he would be guilty of such a thing."

"No, I don't believe he's that kind of a boy. We have the greatest confidence in him. If the money is actually gone somebody else took it. It's my opinion, however, that you mislaid it. Better look again carefully."

"I have looked carefully. Besides, I'm positive I left the money in a certain place in the drawer."

"Well you ought to have put it in the safe when you went out."

"The trouble is I ought to have taken my keys with me; but in my hurry I forgot to do so. As the fault is mine I'll make good the amount if it doesn't turn up today."

"Send Bassford in here," said Mr. Berry.

Ben was summoned and walked into the private room.

"Look here, Ben," said the junior partner, "there's \$100 been taken from Mr. Wells' cash drawer." I think you told him that you didn't go near the drawer."

"I did tell him so," replied the boy, with a

startled air. "I had no business to go near any of his drawers. You don't suspect me of doing such a thing, do you, Mr. Wells?" he said, turning to the cashier.

"Well, Enoch Ridge told me that he saw you looking in my drawer at the time you laid the package on my desk."

"Enoch Ridge told you that?" gasped Ben, in indignant astonishment.

"Yes," replied the cashier, with a nod.

"Then Enoch Ridge is a liar," replied Ben hotly. "Let him dare tell me that to my face and I'll make him take it back or there'll be something doing."

"Tut, tut!" ejaculated Mr. Berry. "Call Ridge here, Mr. Wells."

Accordingly, Enoch was called into the private room. He knew what was in the air and came in with a bold front.

"Did you see anybody at Mr. Wells' desk while he was out at lunch?" the junior partner asked him.

"Yes, sir. I saw Ben Bassford there," replied Enoch.

"He laid a package on the cashier's desk, didn't he?"

"Yes, sir."

"And then he went away?"

No, he opened one of the drawers, looked into it, took something out and put it in his pocket," replied Enoch, without the least hesitation.

"You know that's a lie, Enoch Ridge!" cried Ben, angrily.

"It isn't a lie. I saw you do it."

Mr. Berry looked astonished.

"What have you to say to that, Ben?" he asked.

"I repeat that it's a lie."

"You say you saw Bassford take something out of the drawer," said Mr. Berry, looking hard at Enoch. "Did you notice what it was?"

"I did not."

"That will do. You may go."

"Hold on, Mr. Berry. Please ask him if he went to the drawer himself."

"No, I didn't," replied Enoch. "I wasn't near the cashier's desk."

"Then where did you get the money I saw you putting in your stocking in the wash-room?" said Ben, remembering the incident, which now looked suspicious to him.

Enoch was staggered by this question, and grew as red as a boiled lobster.

The eyes of the junior partner, and the cashier, were upon him, and he trembled with guilty apprehension.

"You didn't see me put any money in my stocking," he snarled, glaring at Ben.

"Yes, you did."

"You're a liar, you didn't!"

"Come, come," said Mr. Berry, impatiently. "Explain yourself Bassford."

"You told me that five \$20 bills were missing from your drawer, Mr. Wells," said Ben.

The cashier nodded.

"Would you recognize those bills if you saw them?"

"I think I would."

"All right. Mr. Berry, will you ask Ridge to take off his right shoe and stocking? I imagine you will find the missing bills there."

The junior partner thought the request peculiar,

but nevertheless he decided to follow it up, for the question of veracity between the two boys had become a serious one, and must be decided in justice to both.

"Have you any money in your stockings, Ridge?" he asked the clerk.

"No, I haven't," replied Enoch, doggedly.

"I'm afraid it will be necessary for you to remove your shoe and stocking in order to convince us that Bassford's statement is not correct."

"Why don't you search him first?" asked Enoch, desperately. "I saw him put something in his overcoat."

"I have no objection to being searched," replied Ben, quietly. "I've \$100 in my vest pocket that I received from Hiram Ridley this morning as a present."

Enoch's eyes blazed with hope as he heard the amount, for that was the exact sum missing.

This was better luck than he anticipated.

That money and the memorandum he had surreptitiously put into Ben's overcoat ought to convict the young messenger.

Ben produced the roll of bills and handed it to Mr. Berry, then he went outside and got his overcoat.

"I haven't anything in this but my handkerchief and——"

He drew out of one of the side pockets the memorandum.

"That's the paper that was pinned to the bills," said the cashier, taking it. "How came it to be in your possession?"

"I'm sure I don't know," said Ben, with a puzzled look.

"I guess you know who's guilty now," said Enoch, in a triumphant tone.

"These are not the bills you lost, are they, Mr. Wells?" said Mr. Berry. "You said they were twenties, I believe. These are tens."

"He must have changed the ones he took when he was out to lunch," said Enoch.

Ridge's remark made Ben's case look bad.

The boy flushed, but coolly said:

"Now, sir, in justice to me, I hope you will make Enoch take his shoe and stocking off. The money may not be there now, but I strongly suspect that it is."

Enoch objected vigorously to taking his shoe off. Although the case looked pretty bad for Ben, Mr. Berry had some suspicion of Enoch's actions, and he insisted that the clerk remove his shoe and stocking.

Ridge protested that it was an outrage, and tried in every way to avoid complying with the request, but in the end he sulkily yielded, and five \$20 bills came to light.

Mr. Wells identified two of them as ones he had had in his drawer.

"There seems to be no doubt that you are the person who took the missing bills from Mr. Wells's cash-drawer," said the junior partner, regarding Enoch with mingled anger and contempt. "And you tried to put the guilt upon Ben Bassford. I suppose you knew that he received that \$100, and you planned to use the fact against him."

"I didn't know anything about his having a hundred dollars," replied Enoch, sulkily, and he told the truth.

"You not only lied against Ben, but you lied

to me when I asked you if you had any money in your stocking. You have been in our employ five years, Enoch Ridge, but I am sorry to say that you have not proved an ornament to the establishment. You have been reported several times for carelessness in your work, especially of late. We have given you every chance to make good here, but you have scarcely proved satisfactory as a clerk, though you did well enough as a messenger. Your conduct today, however, brands you as one entirely unfit to continue in this office. You will therefore consider yourself discharged. Mr. Wells, pay Ridge his week's wages and let him leave the office at once."

The cashier nodded and walked outside, followed by Enoch, who felt as if life had suddenly ceased to have any further attraction for him. It was bad enough to be discharged, but to be shown up in disgraceful colors by the boy he hated was the bitterest pill of all.

"I am sorry, Ben, that any suspicion whatever was attached to you in connection with this unfortunate affair," said Mr. Berry, as soon as the door closed on him and the young messenger. "Although some of the circumstances, taken in connection with Ridge's perjury, told against you, I did not really believe, from what I and Mr. Durand know of you, that you could be guilty of such a mean theft. You have come out of the affair with flying colors, and I congratulate you. That is all."

Ben bowed as the junior partner turned to his desk, and walked out of the room. Enoch was just coming out of the counting-room with his hat and overcoat on.

"I'm not done with you, Ben Bassford," he hissed, vindictively. "You've got me bounced in disgrace, but I'll get square with you for it, see if I don't!"

Ben made no reply to his threat. He was not at all afraid of what Enoch Ridge might try to do to get square. Enoch turned away and walked to the door. The last thing he did as he passed out into the corridor was to shake his fist at Ben and hiss some invective between his teeth at the young messenger.

CHAPTER XIV.—Ben's Luck In the Market Continues.

"Well, Millie, your friend Enoch Ridge has got the G. B.," said Ben, later on that afternoon.

"My friend!" exclaimed the girl, tossing her head. "He's no friend of mine. I thought you knew that. Why did he have to go?" she added, curiously.

"I'll tell you, but you must keep it to yourself. He took \$100 from Mr. Wells' cash-drawer, and then tried to put the guilt of the theft on me. If it hadn't been that I accidentally saw him put the money in his stocking I'd have been in a very bad hole, for he put the memorandum that was attached to the bills in my overcoat pocket, and in addition, as luck had it, Mr. Ridley gave me a present of \$100 this morning when he called on me, and that made the matter look bad for me, for the time being, at any rate."

Millie was clearly surprised at this information, for she had no idea that Enoch Ridge was

so bad as that. Then she remembered that she had seen Enoch, when she came in from lunch, standing near Ben's overcoat, and she thought she had noticed him dropping something into one of the pockets. She told Ben about it.

"That accounts for the memorandum being in my pocket. I knew he put it there. He was trying to get back at me for that scrap we had some time ago. It was just like him to adopt and underhand method to accomplish his object. Well, he got what was coming to him, at any rate. I'm glad he's out of the office for good. He's not likely to get another situation in Wall Street, for the firm wouldn't give him a recommendation after what he was guilty of today."

"I'm not sorry he's gone, either. I did not care for him. He annoyed me a good deal with his undesirable attentions."

"I guess he was a bit mashed on you," laughed Ben.

She tossed her head disdainfully and clicked away at her machine.

"By the way, Millie, you'd better get your sweet tooth in working order again. I see more candy coming your way."

"More, you extravagant boy!"

"Yes, I'm in on another deal."

"Ben, I think I see your finish if you keep on."

"Can't help it. I got on to another pointer, and I'm using it for all it's worth."

"These pointers will ruin you in the end."

"Maybe they will, and maybe they won't. At any rate, I'm willing to take a chance with them. I've come out ahead on two of them so far. I see no reason why the third should not be as lucky as the others."

"It is possible; but you are sure to keep right on till one of them breaks you."

"Don't you worry, Millie. Wait till we're married before you do that," chuckled Ben.

"Well, I like that!" flushed the girl.

"I'm glad to hear that you like it, for I was thinking about proposing to you when I have made a million."

"The idea!" blushed Millie again. "Just as if you'd ever make a million!"

"I live in hopes of it. I'm worth \$8,000 now."

"What! You are worth \$8,000!" she ejaculated, in astonishment.

"Yes, and I made it all out of the \$1,000 I got a few weeks ago for doing somebody you know a great favor. I made \$2,100 on my first deal and \$5,600 on my second. There, now, I've let the cat out of the bag. I've told you what even my mother and sister don't know, for I've kept it to myself until this moment. Now that I've given you my confidence I want you to be as mute as a clam about it, for if the firm heard that I was speculating I would probably get a calling down for it."

"Well, you have surprised me, Ben. So you have really made \$8,000?"

"Yes, and I have put \$7,200 of it up as margin on 1,000 shares of P. & O."

"I don't see how you had the courage to risk so much as that in a single speculation. Supposing you should lose it?"

"Then you wouldn't get any candy. The candy only goes with a lucky deal."

Ben heard his bell buzz at that moment and he rushed off to see what Mr. Durand wanted.

There was nothing much doing in the market for several days after that, and P. & O. hung around 72 as if glued to that figure. That didn't worry Ben any, as he was not looking for results for a week or so. Finally the market began to pick up, and P. & O. immediately advanced to 75. Ten days from the time Ben bought it it was up to 80. He kept Millie informed of the progress of his latest deal, and she showed great interest in it.

"Why don't you sell now?" she asked him when he told her that the price had closed that day at 80 1-8. "You would make \$8,000, wouldn't you?"

"I would, but I feel sure that it will go higher."

"You know the saying about a bird in the hand."

"Yes, I know. Everybody knows about it, for it's old enough to have whiskers."

"Then why don't you take warning by it?" she said, almost anxiously.

"Because I'm not ready to sell yet."

"That's just the way with the people who come to Wall Street to speculate," said the girl, a bit petulantly. "They hold on, thinking the rise will go on forever. Then all of a sudden there's a slump and they're caught in the trap they walked into."

"Well, if I get caught it won't be your fault," and Ben walked away.

Next day the chief interest of the Exchange centered in P. & O., and when Ben carried a note over to Mr. Berry he found the brokers greatly excited over it. At noon it was going at 85 and a fraction, and the young messenger decided that now was the time to get out from under while everybody was eager to purchase at the high prices. He didn't get a chance to go near Nassau Street until after two o'clock, by which time he saw by the ticker that the stock had gone as high as 87 3-8. It looked dangerous to him now, for the normal price was generally around 80. With so much at stake he begged off for fifteen minutes and rushed around to the little bank and gave in his order to sell. As soon as he had done that he felt as if a big load was off his mind.

"It may go to par now, for all I care, I sha'n't kick," he said to himself, as he hurried back to his office.

He told Millie that he had sold out at a profit of \$15 a share, and she congratulated him on being so fortunate. The closing quotations on the ticker showed that P. & O. was ruling at 89.

That night when he reached home he told his mother that there wasn't any need for her to work any longer if she didn't want to.

"I won another good stake today, and on the strength of it I'm going to give you \$1,000 to put in the bank along with that \$400 I gave you a little while ago."

His mother and sister were surprised and delighted to hear such news.

"You've never asked me how much money I'm worth, mother," he said. "You know I have told you that I only gave you a small part of my winnings before. Well, when I get my check tomorrow I'll bring it home and show it to you before I cash it."

He kept his word, and his mother and sister were amazed to learn that he was worth \$23,000.

Of course Millie got her candy, and this time it was a five-pound box.

"My gracious! What a lot you've got this time," she laughed when he placed it on her desk. "You're awfully good. I wish you'd win \$15,000 every week."

"I wish so, too," replied Ben. "Then I'd soon get that million together and I would have to carry out my promise of proposing to you."

"You foolish boy!" flushed the girl.

CHAPTER XV.—A Pointer Worth a Fortune.

When Saturday came around Mr. Durand called Ben into his private office and told him that he intended to promote him to the counting-room in Enoch's place when business picked up again to the extent that another clerk was needed.

"Your promotion may not take place until fall, for I don't like to lose you as a messenger. I may say that you're the best one we ever had. But, in the meanwhile, to show you that we appreciate the value of your services, your wages will be raised two dollars a week, beginning with today."

"I am very much obliged to you, Mr. Durand," said Ben, "I will try to deserve the increase."

"There isn't any question about you deserving it, Ben," replied the broker. "Mr. Berry and myself are both of one mind on that score."

Mr. Durand turned to his desk and Ben retired a very happy boy. Several weeks passed away before Ben got next to anything that looked like a tip. Then he discovered that the L. & S. road had absorbed the A. & N. One of the conditions of the transfer of control was that the former road was to guarantee the shareholders of the latter road a 1 1-2 per cent. quarterly dividend. The announcement of this concession was bound to boom the stock of the A. & N., which had for a long time been a drug on the speculative market. Ben got his pointer from a confidential clerk in the employ of the A. & N. road, who advised him to buy as much of the stock of that road as he could put up the margin for. It was selling them for 40, and Ben put an order in at a big brokerage house for 5,000 shares. It took the firm several days to get the stock, as it was scarce, owing to the fact that those on the inside had brokers out scouring the district for it.

Finally he was notified that the whole number of shares had been secured and was held subject to his order. A few days later the news of the consolidation came out in the public press and immediately there was a rush by speculative brokers to purchase some of the A. & N. stock. On the first day the price of the shares went to 52 and on the next day they rose to 65. This was about as safe a deal as Ben could have gone into, as he couldn't very well lose, for the price was not at all likely to go down again unless the whole market participated in a bad slump.

So he did not sell out in any rush this time, but held on till the shares went up to something over 70 when he sold out his holdings, a thousand at a time, and made a profit of \$30 a share, or \$150,000 on the whole deal. He said nothing to his mother or to Millie Saunders about this transaction until the deal was concluded, and he had his check from the brokers in hand.

Most of the time Millie ate her lunch in the office. That day when she was in the midst of it Ben walked in and asked her how she felt.

"Why, I feel all right," she replied. "I look well, don't I?"

"Yes. You're not subject to heart failure, are you?"

"Of course not. Why do you ask such a ridiculous question?"

"Because I'm going to treat you to a surprise, and I wanted to be sure that you wouldn't have a fit and oblige me to telephone for an ambulance."

"Oh, go on. What is your surprise?"

"I've just made a barrel of money off a tip I got."

"A barrel of money! Indeed! What's the size of the barrel?"

"This barrel holds 7,500 \$10 pieces and it's full to the cover."

"What sort of nonsense are you talking about?"

"No nonsense at all. I have made \$150,000 on the deal."

"You have made how much?"

Ben repeated the amount.

"You tell that very nicely, indeed, Ben."

"Don't you believe me?"

"Now, Ben, do talk common sense."

"That's what I'm doing."

The girl eyed him and went on eating.

"Well," continued Ben, "I didn't expect you would believe me, so I've brought along the evidence to convince you. There is the check I just received from my brokers. Read it slowly, so that you won't let any of it get away from you. Millie read it twice. It bore the lithographed name and address of the brokerage firm at one end, while their signature was in the proper place. It was filled in plainly enough in Ben's name, and ordered the Bank of New York to pay the boy \$170,000.

"Ben Bassford, what does this mean?" cried the astonished girl.

"It means just what it says. I put up \$20,000 margin on 5,000 shares of A. & N. I cleared \$150,000 by the deal. That makes the amount of the check. I have \$2,000 left in my safe deposit box, so you see I am actually worth at this moment \$172,000. Aren't you glad you know me?"

Millie was simply paralyzed, and Ben had to explain the whole story of the deal before she could get the fact through her head that the young messenger had suddenly become a very rich boy.

"I suppose you won't know plain little me after this," she said, with an arch glance in his face.

"That's right," grinned Ben. "I'm going to shake all my old friends, for I can feel my head swelling to a considerable extent. Do you notice any change in it?"

She shook her head.

"What are you going to do with all that money?"

"I may start a bank, or a life insurance company, or buy out a street railway, or something of that kind, and have myself elected president. For instance, I know a good scheme. I could buy some railroad line that was on the hog, say for about \$100,000. Then, by applying up-to-date financial methods to it I would recapitalize it for, say \$1,000,000 and sell the shares to the public

at as near par as I could. With a part of the money I would make new improvements and then get a new mortgage on the entire road for twice what they cost. A few more little kinks of that kind carried out under expert legal advice would probably make me a multi-millionaire in the course of time. The newspapers would probably denounce my methods, and call me a financial pirate, but I could stand that as well as the next man. What do you think of the idea?"

"I think you are almost too smart for Wall Street. But, tell me, all jokes aside, what are you going to do with your money?"

"Isn't it rather soon for you to expect me to answer such a complicated question? I've only just begun to realize that I'm worth a small fortune. The only project I have in view at present is to buy mother a fine home. As for the rest of the money, I may salt a lot of it down in bonds and mortgages of the gilt-edge order and let them earn more money for me while I sleep. Some day I expect to get married and my wife will want to spend a slice of it. How would you like to get on that job? Seeing as we're old friends, and I like you a whole lot, I'll give you the refusal of it for the next two years. That's fair enough, isn't it?"

Millie flushed to her hair, for there was considerable earnestness in Ben's voice and manner, and she knew that the young messenger did like her a great deal. How much further Ben might have carried the matter is uncertain, if they had not been interrupted by one of the clerks, who came in from his lunch. He had a funny story to tell of something he had seen on the street, and when he finished Millie resumed her work and Ben walked off.

CHAPTER XVI.—Conclusion.

The brokerage firm who had carried the deal through for Ben believed that he was merely a figure-head for Durand & Berry, whose messenger they knew him to be. The members of the firm were acquainted with Ben's employers only in a business way, and as they supposed Durand & Berry had some object in carrying out the deal in a way that would not connect their names with it, they did not, as a matter of course, mention the matter to anybody outside of the office.

Had the firm known the truth of the matter Ben Bassford would have been the talk of Wall Street before twenty-four hours had passed over his head. The newspapers would have gotten hold of it, too, and Ben would have been alluded to as the young Napoleon of Wall Street. Although he would have obtained more notoriety than would have pleased either him or his employers. We will leave the reader to guess the effect produced on Ben's mother and sister by the evidence he produced that he had cleared \$150,000 in a single deal in the market. Inside of a few short months the little family, through the boy's run of luck, had been raised from genteel poverty to comparative affluence, and it may well be believed that the change was a happy one for them. Ben told his mother to hunt for a nice, comfortable house, with plenty of ground,

in any locality that pleased her best, and he would come up with the money to pay for it. The boy had a letter from Mr. Ridley about this time. The farmer said that Drumgoole was paying him \$50 a month to save himself from persecution, and that the payments were to continue until he had accounted for the sum of \$1,000. He invited Ben to come to Madison Corners and pay him a visit free of charge at any time he could find time to do so. As the weather was now getting warm, Ben wrote Mr. Ridley and told him that he and his friend Dick Fanshaw would pay him a visit on the following Saturday afternoon and remain until Monday morning, and asked the farmer to meet them at the railroad station at Glendale, which was about a mile from the Corners. The boys went to the ferry directly from their offices, after a lunch on Broad Street, caught the two o'clock train over the Erie road, and reached Glendale about half-past three. Hiram Ridley was on hand with a light wagon to meet them, and he was very glad to see Ben again.

"Maria is tickled to death to hev you come, Ben," he said. "She ain't had no chance yet to thank you for puttin' that there deal through for me by which I made \$1,500. She says you're the honestest boy that——"

"Oh, cut it out, Mr. Ridley! I'm bashful and I don't like to be complimented."

"Waal, now, you ain't too bashful to talk to the gals, are you? There's a couple of stunners stoppin' at our place this week. Maria has been talkin' so much about you that they're both half crazy to see you."

"So you've got a couple of young ladies boarding with you, eh?" grinned Ben. "I guess Dick I'll help entertain them till Monday mornin'."

"There, now, I knowed you two boys would be pleased out of your boots to meet a couple of fine gals. Maria and me likes to see young people enj'y themselves. It kinder makes us feel young ag'in ourselves."

The Ridley home was a small, white farmhouse, half covered with creepers, and sat back about three hundred feet from the road.

As Hiram drove through the front gate Ben and Dick caught sight of two female figures rocking on the veranda.

"Them are the gals," said the farmer, pointing toward them with his whip. "And there's Maria comin' out of the door to welcome you."

Maria Ridley welcomed Ben effusively, declaring that she was real glad to see him at the farm. Ben introduced Dick to her, and then she introduced the boys to the two summer guests of the place. The girls were prinked up to beat the band in anticipation of meeting Ben and Dick, and though neither was really handsome, the young messengers paid them as much attention as though they were heiresses. After supper Mr. Ridley took the boys around the farm and showed them his cows, his horses, his chickens, his barn, and everything in which he took great pride. The evening was spent on the veranda with the girls, Maria showing up occasionally and Mr. Ridley appearing about half an hour before it was time to retire. Ben and Dick were installed in a good-sized room with a double bed, and as they were not accustomed

to turning in so early as half-past nine they sat by one of the windows looking out on the starlit landscape and sizing up the fascinating qualities of the two young lady boarders. A matter of two hours elapsed before they felt sleepy enough to think of going to bed. Everybody else in the house was sound asleep by this time. The view from the boys' window commanded the barn, and as Ben was on the point of suggesting that it was time they turned in, Dick said:

"Look yonder, Ben. There's a couple of persons hanging around the barn. I've been watching them several minutes and I don't like their actions. I'm satisfied they've no connection with the place, and I'll bet they're up to no good."

Ben looked in time to see the two figures sneak around to the rear of the barn, and the way they did it was decidedly suspicious.

"Let's sneak over to the barn ourselves," said Dick, who had been looking out of the window and investigating the approaches to their room. "All we have to do is to let ourselves down on this one-story ell below and then jump to the ground. There will be no trouble in getting back, for I see a small ladder lying on the ground close by."

"All right," replied Ben. "I'm with you. It's dollars to doughnuts that those chaps have no right to be around this place. If they get into the barn and should throw a match carelessly after lighting a pipe, they might set the place on fire, and that would be a great loss for Mr. Ridley."

It didn't take the boys more than a minute to reach the ground, and then they started for the barn. When they got there they cautiously made their way to the back of the building. Peering around the corner they saw the smaller of the two intruders on the shoulders of his companion, prying open a window shutter just within his reach. He got it open just as Ben and Dick arrived on the scene, and then with considerable agility he clambered inside. In a few minutes the back door of the barn was opened and then the other man walked inside. Allowing a few minutes to elapse Ben glided up to the door and tried it. It was not fastened now. He pulled it open a little way and beckoned Dick to follow him inside. They stood in the gloom of the place and listened. Then they heard voices and saw a light at the end of the barn.

"Let's see what they're up to," said Ben. "Be careful not to make any noise."

They crept over the floor until they reached a spot where they could observe the actions of the interlopers. One was up in the loft tossing hay down which the other was carrying in armfuls to a corner and piling it up.

Ben hurriedly outlined a plan to surprise and knock out the rascals. They would get as close as they could unobserved and then when Ben gave the word they were to rush on them suddenly and strike them down with their fists, taking care to hit out as hard as they could.

"There's nothing more to be done than to set fire to the straw," said Drumgoole, surveying the two big piles of hay they had bunched up at opposite corners of the barn. "Then we'll get away as fast as we can."

He reached for the lantern, when Ben suddenly sprang upon him from behind and felled him to

the floor with a blow behind the ear. At the same time Dick rushed at Enoch and laid him out as flat as a pancake. Both blows had been stunners, and before the dazed recipients of them recovered their faculties they were bound tightly to each other.

"Now," said Ben, "you remain here and watch these chaps while I go and arouse Mr. Ridley."

He hurried away, and with a stick began pounding on a side door. Presently a window above was raised and the farmer stuck his head out.

"Who's there?" he demanded.

"I, Ben Bassford. Put on your clothes and come down. An attempt has been made to burn your barn down, but Dick and I have caught the would-be firebugs."

"Burn my barn!" gasped Mr. Ridley. "Waal, ef that don't beat all! I'll be right down, Ben."

In five minutes the farmer unlocked the door and came out. Ben told him all that had happened, and who the two scamps were.

"You don't mean that Drumgoole is one of them?" said the astonished Mr. Ridley.

"He certainly is, and his cousin, Enoch Ridge, who used to work in our office, but was discharged for an attempted theft, is the other."

"By gosh! Who would have thought it!"

Ben led the way into the barn, and to the spot where Fanshaw was standing guard over the helpless and discomfited rascals.

"So you've turned firebug, hev you?" said the farmer, regarding Drumgoole with no very pleasant look, after seeing the preparations that had been made to burn his barn. "Waal, I reckon you'll go to State prison for this, if there's any law in Jersey."

"Mr. Ridley went away and aroused his hired man. Then a team was hitched up, Enoch and Drumgoole were loaded into it, and the farmer with his man drove off to Glendale to enter a charge against the prisoners and have them locked up. As soon as the wagon passed out of the yard Ben and Dick returned to their room, thoroughly satisfied with what they had done in Mr. Ridley's behalf. Ben and Dick had to remain over until Monday noon, as their evidence was required at the examination of the prisoners. Enoch and Drumgoole were held for trial. In due time they were tried, convicted and got a stiff sentence at the Trenton State prison, and they are there now working out their terms. When Ben and Dick got their two weeks' vacation they spent it down at the farmhouse of Hiram Ridley, and they both had a bang-up time there. When business picked up in Wall Street in September Ben was promoted to the counting-room and a new messenger boy hired. With the beginning of this year he left the employ of Durand & Berry, after being with the firm seven years, and set up as a broker for himself, with a capital of a quarter of a million. A few months later he and Millie Saunders were married, and they have a fine home in New Rochelle, not far from the place where his mother and sister live. Here they are frequently visited by Dick Fanshaw, who expects to be married soon himself to a very pretty Brooklyn girl.

Next week's issue will contain "A YOUNG GOLD KING; or, THE TREASURE OF THE SECRET CAVES."

BUCKSKIN BILL, THE COWBOY PRINCE

Or,

The Rough Riders of the Ranch

By GASTON GARNE

(A Serial Story.)

CHAPTER XIV.

At The Cowboy Picnic.

"Gents, I call this cayuse Old Dynamite," the master of ceremonies at the cowboy picnic sung out to the vast crowd of cowboys and others who had come to the ranch to enjoy the sport. "There isn't a buckin' broncho in Dakota who can cut up worse tricks than this old snoozer, and I'll bet any man in the crowd fifty dollars that he can't ride the beast out to yonder lone cottonwood tree and back again."

Pete Ray, a cowboy, was the only one who spoke.

"I reckon I'll take that bet, Sam," said he, stepping forward. "I am accounted the best buster on the Short Horn Ranch, an' I guess I can tame that half-breed jackass of yours without half tryin'."

"Put up your money and get your life insured, then," and as the money went up Pete leaped astride of Old Dynamite.

The bucker leaped up in the air, swished his tail, laid back his ears and galloped ahead about ten yards.

Then he suddenly planted his hoofs forward and paused with a suddenness that shot the unlucky Pete over his head.

He almost broke his neck when he landed on the prairie grass, and finally came limping back, swearing that Old Dynamite was a demon on four legs that nobody could straddle.

Two cowboys caught the frisky cayuse and the crowd laughed.

"Anybody else want to try him?" shouted Sam. "I'll bet a hundred this time."

Just then the crowd parted and Buckskin Bill, mounted on Dandy, came dashing forward, and the boy alighted.

"I never bet, Sam," said he, "but I am sure I can master that old rascal, and I'm going to have a try."

A yell of approval escaped the crowd.

Over came the cowboy with the ugly broncho, and Bill tightened his girth, seized the reins near Old Dynamite's jaw and leaped into the saddle.

The beast dashed away instantly, and Bill dug his toes under the broncho's front legs and secured a short-rein grip on him.

In a moment more the beast's four hoofs left the ground, his back was suddenly humped up, and his head went down.

A wild yell escaped the spectators. They expected to see the boy go flying up in the air, but the toes of Bill's shoes held him down, and he

still sat in the saddle when the animal alighted. That made Old Dynamite mad, and away he swung, bucking, plunging and pausing with fierce violence. But Bill still kept his seat.

Then the boy began to talk and coax. It was of no use. Old Dynamite simply would not have Bill on his back. In order to dislodge him the broncho suddenly laid down and tried to roll on him, but Bill got on his feet and baffled him.

As soon as the brute got up the boy was on his back again. It was a furious struggle while it lasted, and every one was gazing on, excitedly shouting directions to the young cowboy.

"You can't beat me if you try!" the boy panted, and he hauled off and gave Old Dynamite a stinging volley of slaps with the tough end of his bridle rein that so amazed the beast that he stood still and kicked up his hind legs a dozen times or more.

"Whoa, boy!" cried Bill, with a grin. "You can't fire me off that way. Take it easy, old man. You've got to obey me, so you may as well begin right now as at any other time."

Old Dynamite had tried every device he knew to get rid of the boy, and Bill saw that he was beginning to weaken.

Then everybody was treated to a sight that made them gasp with amazement.

Bill had taken a short rein again.

He had the situation carefully sized up now, and he jabbed his spurs into Old Dynamite's flanks and yelled:

"Get along, there!"

With that the broncho went galloping straight out to the tree, rounded it and sped back like the wind.

"Whoa!" cried Bill, and the animal paused, completely tamed.

A tremendous cheer burst from the cowboys as the boy patted the old brute's face and cried:

"Sam, I've won!"

"Waal, I'll be blowed!" was all the old cowboy could say.

Then he handed Bill the prize in that class—a beautiful gold watch and chain.

Every one was so excited over Bill's great horsemanship that some time elapsed before the next exhibition went on.

This proved to be a lasso-throwing contest, a dozen of the wildest bulls obtainable being turned loose, and the man who roped and threw the largest number was to get a ten-dollar bill.

There were fully fifty entries and a really fine show of fancy roping was given by the experts from the various ranches.

But the prize was awarded to Denver Jack, his record being six bulls.

While this was going on Jim Flood and his gang arrived, and began to mingle with the crowd to whom they were merely known as hard characters.

"Is Colonel Briggs here?" Flood whispered to Sawkins.

"Yes, I saw him over by the fence."

"Waal, he's a-goner, then. To raise an excitement so we kin git away with what mustangs we want Pancho, ther greaser, is a-goin' ter plug the ole cuss with a bullet. If he's dead thar won't be nuthin' ter prevent us from grabbin' that mine agin, yer know."

"I understand. Where's Pancho?"

"Sneakin' behind thet clump of bushes."

Just then Sam announced that a shooting-match was next on the programme, and that a purse of one hundred dollars was to be given to the man who made the best score.

This attracted Bill's attention.

It was an open match, free for all comers, and the contestants had each to choose his own method of shooting.

While some fired at a target, others preferred objects thrown in the air, and one man offered to extinguish the light of a cigar in a man's mouth at one hundred paces, but could not get any one to hold the cigar.

"I think I can shoot just about as straight as any man here," said Bill to the man who was bragging, "so I guess I'll go into this contest."

"Yer a good one if yer kin beat me, son," answered the old cow-puncher. "I'm called Bull's-eye Tom by the lads on our range, 'cause I ain't never knowed ter miss my mark."

"I'm not sure that I can beat you," replied Bill, "but I reckon I can tie you any time."

The people standing around heard this talk, and Sam now turned to them and said:

"One of ther hardest shots ter make is ter shoot backwards over yer shoulder, usin' a lookin'-glass held in one hand ter watch yer mark. Ther committee will consider this kind of a score ther best one."

"All right," assented Bill, "and to make it still harder, put a man up in that cottonwood tree and let him toss out five silver dollars for each one of us. We will mount our horses, ride away from the tree and begin to fire back while in motion when our nags reach a spot three hundred feet from the tree. In this glaring sunlight I guess we can see the coins as they are thrown out one after the other."

This offer staggered the old cow-puncher.

At first he seemed to back out, saying:

"That's putty hard shootin', an' I ain't never had no practice at it, but I'm a game ole rooster, an' if this yere kid kin do ther trick, I don't see why I can't."

"Trot out the ponies," laughed Bill. "You shoot first, Bull's-eye Tom, and try to keep up your reputation."

They both carefully loaded their repeating rifles, mounted their mustangs, and were furnished with broken pieces of looking-glass.

A man then climbed up in the tree with the ten coins.

"Ready!" shouted Sam. "Git along, thar, Bul's-eye."

The old cow-puncher had taken up a position near the tree, laid his rifle over his shoulder and now galloped ahead.

When he reached the proper distance he held up the piece of mirror, sighted his weapon by it and shouted:

"Let her go!"

The man in the tree began to toss out the coins one after the other, and as each one appeared the rider saw its reflection in the glass and blazed away.

Five coins were flung out and five shots were fired.

Two cowboys brought the coins over to the judges' stand, where Bill and his rival sat on their horses.

"Only hit one out of five," said one of the cowboys, handing up the coins, "an' yer kin see which one it was by the dent in it."

"Is thet all?" gasped Bull's-eye Tom, in tones of disappointment.

"Oh, that isn't bad," said Bill consolingly. "It's a hard shot to make. Get out in the field again for my coins, boys, and I'll try my luck at the game. All ready, Sam."

The boy galloped over to the tree, while the master of ceremonies was giving his directions, and everybody became interested.

Bill was soon ready near the three-hundred-foot mark, and a few moments afterwards old Sam yelled:

"Go!"

Dandy trotted ahead.

"Chuck out the money!" roared Sam.

The man in the tree let a silver dollar fly.

Bang! went Bill's rifle.

"Hit it!" cried the man in the field, picking up the coin.

Out flew the second coin. Crack! went the boy's gun, and then came:

"Second coin hit!"

"Hurrah fer Buckskin Bill!" shouted the rough-riders, waving their sombreros, and a tremendous cheer followed.

The boy paid no heed to it, for his horse was still galloping away from the tree, and he kept firing at the coins as they flew out.

Bang! bang! went two more shots, and Colonel Briggs yelled:

"He has hit two more!"

"The last coin was flung from the tree, but Bill did not even aim or fire at it.

The looking-glass in his hand had shown him the dark, treacherous face of Pancho, who was lurking behind a clump of bushes, aiming his rifle at Colonel Briggs.

In another instant the old man would have been shot dead.

But with a lightning-like movement Bill swung his Winchester around and, scarcely aiming, pulled the trigger.

Crack!

The bullet hit the Mexican.

He gave a wild yell, dropped his rifle and, reeling out into plain view, he fell to the ground.

A scene of intense excitement then ensued between the cowboys and Jim Flood's gang.

"Bill, Bill, what are you doing?" shouted Colonel Briggs, excitedly.

"Saving your life, sir," coolly answered the boy. "That villain was drawing a bead on you, and I fired just in time."

Just then there sounded the clatter of many horses' hoofs down near the corral, and somebody yelled:

"Our nags is bein' stampeded!"

And such was the fact, for Jim Flood had started his horse-stealing scheme by driving out all the ponies he did not want.

He and his gang had seen Pancho fall and, realizing that Bill had baffled their plan, he ordered the raid.

Every man in the gang had a broncho selected and, having mounted, they went dashing away in a body.

(To be continued.)

GOOD READING

MIGRATION OF AMERICANS TO CANADA

During the last twelve months a total of 16,689 settlers came into Canada from the United States, the average cost per head to the Dominion for getting them into this country being \$12.41. In the previous twelve months 20,171 were brought in at a cost of \$19.81. The value of cash and effects entered for importation from the United States to Canada in the fiscal year ended March 31 was \$910,375, as compared with \$4,100,490 in the previous year.

In the last fiscal year there were 363 carloads of settlers' effects from the United States, as compared with 153 in the previous year. The total number of Canadians returning from the United States in the last fiscal year was 43,775.

POPULARITY OF CAPS IN GERMANY

So many caps have made their appearance on the market in Germany that fashion experts are much worried lest the cap replace the hat entirely. Never before have so many been worn there as in 1925. Manufacturers are taking advantage of the craze to place on the market all sizes, shapes and colors of caps, and by skillful propaganda suggest the necessity of wearing different kinds of caps for different occasions.

The chief reason assigned for the development of the cap fashion is the popularity of athletics with Germans since the abandonment of the military drills. Many people who never attended a regatta or field day in their lives pose as athletic fans by wearing sporting caps.

THE LOMBARDY POPLAR

In Holland the Lombardy poplar is often used as a lightning-rod, and is planted near haystacks and isolated farm-houses. This poplar has the habit of growing nearly vertical, with the branches in an upright position; as soon as the rain falls the water runs along the branches and forms along the stem a constant stream of water from the top to the ground. When lightning strikes in the vicinity, the tree being the highest object has the best chance of being hit, and when the lightning strikes the tree it finds, in the stream of water which flows down the stem, a safe conductor toward the ground. Of course the stream goes seldom in a straight line, and at places where the limbs join together the flow of water often takes another direction. The limb may be doomed, but the haystack is saved.

FIND RARE FISHES OFF MEXICAN COAST

The U. S. S. Ortolán, a minesweeper detailed by Secretary Wilbur for temporary duty with the California Academy of Science, has returned from a trip of several months to an island off the west coast of Mexico, whither it took a party of scientists. The expedition brought back many rare specimens of birds, plants, fishes, reptiles, fossils and insects for the museum of the academy.

The party, in charge of Dr. G. Dallas Hanna, curator of paleontology in the academy, sailed April 15, bound particularly for the little known

Revillagigedo Islands, 400 miles west of the Mexican mainland.

"One of the most striking collections made," related Doctor Hanna, "was of fishes about the coral reefs of these islands. Here about great numbers of gaudy and grotesque species showing close relationship to the fishes of Hawaii. These species are slow swimming and persistently live in shallow waters. The question for the ichthyologists to answer is, How did they get where they are? Vast abysmal depths separate the Revillagigedo Islands from all other known land. Can it be that these volcanic peaks are the above-water remnants of a former continent or archipelago now lost beneath the waves?"

"The deep canyons of Socorro Island are heavily forested and here we found a veritable botanists' paradise untouched by human hands. Strange trees, flowers, vines and shrubs were on every side. Among the trees was one which immediately attracted our attention because of the large number of parrots and other birds which were feeding on the fruit. Our Mexican companions informed us that they knew of no similar fruit in Mexico, and thus far it has not been learned even to what family it belongs. It is about the size, shape and color of a ripe olive, but there the similarity ceases, because the pulp is sweet and delicious. It was very useful to us on some of our long journeys overland, where all food and water had to be carried on our backs. A sufficient supply of seeds of the tree was brought back for experimental purposes.

"We found the region about the Revillagigedo Islands inhabited by many whales, mothers and young, just as our fathers did in the early days of whaling. They called the place the Cow Pasture for that reason.

"A spring of fresh water was relocated on Socorro Island and marked in such a way that henceforth it can be readily found. This, the only fresh water within hundreds of miles, was first found by Colonel Grayson, a California pioneer who was wrecked on the island in 1869. While getting his scant supply of water ashore from his stranded vessel his Mexican boy noticed a small land bird drinking from a tide pool. Investigation showed a large spring of excellent water flowing out of a lava wall below high tide line, and the lives of his entire party were saved thereby. Although he described the location of the spring and printed it in 1872, many people who searched for it after that failed to find it."

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ITEMS OF INTEREST

BULL WRECKS AN AIRPLANE

Air passengers from Paris to Brussels had a rare thrill recently when an infuriated bull attacked and demolished the airplane in which they had been traveling. The airplane was forced by minor engine trouble to land in a farm pasture. A bull, irritated by the rumbling of the motor as the mechanic started the engine, charged the machine.

The pilot and the passengers, none of whom had been hurt when the plane landed, fled for the nearest fence. The bull was left alone with the airplane, and when he finished with it only wreckage remained.

ICE THREE FEET THICK IN PASS, BREAKS ADIRONDACK RECORD

Water in the crevices of Indian Pass has formed ice more than two feet thick, according to Albert Tebeau, forest ranger. Tebeau made a detailed report of this unusual condition recently when he visited the offices of District Forest Ranger James H. Hopkins at Saranac Lake, N. Y.

The discovery, according to Tebeau, was made when he was with a party of workmen repairing the telephone lines at a fire observation station near Indian Pass. A large object, at first believed to be a stone, fell near the workmen. When the moss was removed it was found to be ice. Tebeau then scaled the rocks and found ice in almost every crevice. Some of it, he declared, was three feet thick. Conservation officials say this is the first time ice has formed in the Adirondacks in July.

THE HARDNESS OF THE DIAMOND

The diamond has always been regarded as possessing one quality which placed it beyond rivalry, namely, that of hardness. There are several gems which compete with it in beauty, and at least one, the ruby, when of rare size and quality, outranks it in costliness. But none in the whole list equals it in hardness.

"Diamond cut diamond" has become a popular saying. The hardest steel cannot equal the diamond in that respect. The diamond, says the

highest authority on the subject, a Government scientist at Washington, "is the hardest form of matter known."

But science advances, and if Nature has set aside for her kind of gems the distinction of unparalleled hardness, the art of man has not been equally considerate. There are at least two products of chemical experiment which have proved, according to the great French chemist, Henri Moissan, to be as hard as diamonds. These are produced from the rare metal titanium. Moissan has succeeded in preparing titanium in the electric furnace. In the pure form it is harder than steel or quartz, and when combined with silicon or boron, so as to form a silicide or boride of titanium, it matches the diamond itself in hardness.

Titanium resembles tin in its chemical properties, and it is the characteristic element in the beautiful red and brown crystals of rutile. These, in the shape of needles, are sometimes found penetrating large white quartz crystals, forming gems that the French call "love arrows."

LAUGHS

"Why do you call the baby Bill?" "He was born on the first of the month."

A pupil in a school in New York City thus defined the word spine: "A spine is a long, limber bone; your head sets on one end and you sit on the other."

"Bobby," inquired the mother, "did you wash your face before the music teacher came?" "Yes, mother." "And your hands?" "Yes, mother." "And your ears?" "Well, ma," said Bobby, judiciously, "I washed the one that would be next to her."

"Don't you find that a baby brightens up a household wonderfully?" "Yes," said the parent, with a sigh; "we have the electric light on most of the night now."

"Willie! Didn't I tell you if I ever caught you fighting again I'd whip you?" "Yes, ma, but you don't need to do it this time. Jimmie Smith saved you the trouble."

"Now, children, can you name any other creature who belongs to the brute creation?" "I can, teacher." "Then name the creature." "My papa. My mamma says so."

"Jack," said the young wife after she had danced with her husband, "you've certainly improved wonderfully in your dancing. Don't you remember how frightfully you used to tear my dresses?" "Yes," replied Jack. "I wasn't buying them then."

"What a beautiful dog, Miss Ethel!" exclaimed her bashful admirer. "Is he affectionate?" "Is he affectionate?" she asked, archly. "Indeed he is. Here, Bruna! Come, good doggie, and show Charley Smith how to kiss me."

POINTS OF INTEREST

KILLED BY A PITCHED BALL

Thomas Hanley played baseball for an hour in Boyle's Thirty Acres, Jersey City, while suffering from a fractured skull caused by a blow from a pitched ball. He died in his home, 59 Lafayette street, Jersey City, from a hemorrhage of the brain. Walter Donlon, the pitcher who threw the ball, was arrested on a technical charge of manslaughter, as required by law, but it is expected that he will be exonerated.

The game was played near the intersection of Fremont and Montgomery streets. Hanley, at bat, was hit on the left side of the head and fell unconscious. He was revived at Jersey City Hospital and returned to Boyle's Thirty Acres, where the game was resumed, with Hanley playing shortstop. His condition became alarming early to-day and a physician found that the left frontal bone in his head had been fractured. Hanley was 32 years old. Donlon, who is 25 years old, lives at 71 Monitor street, Jersey City.

LIFE SPARED, HE AIDS POOR

As a thank offering for an escape from drowning in Jamaica Bay, Ezra Wolf, 18 years old, a son of Dr. and Mrs. Meyer Wolf, 61 Second avenue, has sent a check for \$300 to the Federation for the Support of Jewish Philanthropic Societies of New York.

The young man was cruising in a motor boat in Jamaica Bay in the latter part of June, just off the Wolf summer cottage at Neponsit, when a fishing scow crossed the little power boat's path. The smaller boat was upset and he was thrown into the water. Fully clothed, he struck out for the shore, several hundred feet away and landed safely, suffering only from minor injuries received in the collision.

In a legal action that followed, the owners of the fishing craft paid the Wolf family \$300 for Ezra's injuries. A family conference followed and it was agreed that this sum should be given to some charitable agency. The Federation was selected and the check has been received by them, with an explanation of the circumstances.

SENATOR COPELAND FINED \$10

An automobile trip into Massachusetts, where Senator and Mrs. Royal S. Copeland were planning to spend the week-end, was delayed for two hours when, just prior to their departure, the Senator's pet collie was picked up by dog catchers for running at large without a muzzle.

Following a recent epidemic of rabies a local law was enacted requiring all dogs in Ramapo Township to wear muzzles. A dog pound was established at Spring Valley and, under direction of the Department of Farms and Markets of the State, the work of impounding unmuzzled dogs began.

While passing the Senator's home William Fox, a department representative, saw the collie run-

ning loose and collared him. Neighbors of Senator Copeland notified him just as he and Mrs. Copeland were entering their automobile. They drove to the pound, where the Senator paid a \$10 fine and the dog was released.

U. S. HAS 63 PER CENT. OF TELEPHONES IN THE WORLD

There was a total of 24,576,121 telephones throughout the world on Jan. 1, 1924, and of this number 15,369,454, or 63 per cent., were in the United States, according to a statistical compilation completed recently by the New York Telephone Company and made public. This total, according to the phone company's figures, represents an increase in the number of phones over the previous year of 1,517,291, or 6.6 per cent., as compared with an increase of the world's population of less than 1 per cent. during the same 12-month period. Germany ranks next to the United States in telephone ownership, having 9.12 per cent. of the total.

"It is not surprising, therefore," states the report, "that the annual number of telephone conversations per capita in the United States exceeds that in other countries. There were 184.5 telephone conversations per capita in the United States during 1923, while Europe, outside of the Scandinavian countries, had no country reporting as many as 50 conversations per capita.

"The Scandinavian countries—Norway, Sweden and Denmark—ranked next to the United States with 109.6, 95.8 and 123.7 conversations per capita, respectively.

"Germany had only 31.1 conversations, while Great Britain and France had no more than 20.4 and 20.8, respectively.

"Italy showed only nine conversations per capita, while Russia, with 4.4 conversations per capita during the year, ranked last of all countries reported.

"Outside of the United States, Canada and Sweden, there is no city with more than 20 telephones per 100 population, and none outside the United States with more than 25 telephones per 100 population.

"Paris, fashion center of the world, had on Jan. 1, 1924, per 100 population only seven telephones; London had 5.4; Rome, 2.2.

"Much better equipped were the Scandinavian cities—Stockholm had 24.6; Copenhagen, 15.1, and Oslo, 13.7.

"In the 43 cities in the United States which had a population of 200,000 or over, there was on an average 18.8 telephones per 100 population. Many of these cities had more telephones than there were in the whole of most foreign countries. For instance, New York had more than Great Britain and Northern Ireland; Chicago more than France; San Francisco more than Switzerland, and Cincinnati more than New Zealand. Indeed, there is no foreign country, other than Germany, which is not surpassed by one or more single American city in point of number of telephones.

FROM ALL POINTS

NAILS 100 YEARS OLD FOUND

Century-old nails, laboriously forged by hand, were found in Ridgefield, Wash., recently, near the site of the old Hudson's Bay Company block-house, erected in 1825 to care for the fur trade of the Columbia River and its tributaries. The nails were in a stout wooden box of material two inches thick. It is believed the nails were lost in transferring the material from boats to the fort. Some of the square, greenish iron spikes were used in an airplane hangar being erected by the army.

THE CHURCH BELLS IN MEXICO

It is estimated that in the City of Mexico alone there are more than two thousand bell ringers regularly employed. On days of religious celebrations the number is augmented, as the ringing of the bells must be kept up almost constantly through the day and night on such occasions.

The most striking feature of Mexican life to the casual visitor is the noise of the church bells. Every little hamlet and many of the ranches in the country have one or more Catholic churches, and each edifice is equipped with one or more bell towers. The great cathedral which stands near the national palace has sixteen of these towers.

In some towns the constant ringing of the church bells is prohibited by the local authorities, though their sounding is permitted once or twice every hour. Some churches toll the quarter hours, and others toll every five minutes. Most of the churches toll the quarter, half and full hours.

The profession of bell ringing is looked upon by the lower classes as being honorable and distinguished, and bell ringers are revered as being an adjunct of the clergy. The bell ringers themselves are usually very proud of their vocation. In many cases this position in a church is handed down from father to son through generation after generation.

The towers of the large cathedrals are spacious, and are frequently fitted with rooms which are occupied by the bell ringers and their families.

"How can you sleep with all this noise about you?" was a question recently put to the wife of a bell ringer in one of the cathedral towers.

"It is not the noise of the bells that I mind," she replied. "I hear their ringing without being in the least disturbed; but it is the clanging of the street car gongs below that disturb my slumbers."

All the church bell ringing in Mexico is done by hand, and, as some of the bells are of ponderous size and great weight, to operate them requires exercise of powerful muscles and much bodily strength.

The bell ringers are divided into day and night shifts. They have to toll the hours with precision. It is not necessary to carry a watch in Mexico unless one is traveling in the country, out of sound of the church bells. At any hour, day or night, a person can learn the time by listening to the tolling of the bells.

Many of the bells which hang in the church towers of Mexico were brought from Spain in the early days of Spanish rule. Some of them contain large amounts of precious metals, which give them a tone of richness and musical cadence.

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An inscrutable dispensation seems to have placed the greatest mineral wealth in those lands least able to develop it. Siberia is a case in point. The eastern half of that vast domain is exceedingly rich in mineral deposits, which run the gamut from gold, silver and valuable stones to graphite and salt. In the Ussuri region, north of Vladivostok, gold is found everywhere, and only lack of enterprise and facilities prevents extensive development. There is, indeed, more or less gold in practically every Siberian province, though much of it is in deposits of low content. In the steppes considerable silver is found, though by no means confined to that region. Good iron is quite widespread. Coal also is abundant. The Atti Mountains are rich in copper, as is the Kirghiz steppe; and in other localities a rather low content is compensated by proximity to coal. Most of the metals, rare or common, occur at one point or another, as well as various valuable chemicals, oil, mica, asbestos and graphite. Though diamonds are rare and of small size, other precious and semi-precious stones, and some varieties of marble, are found in workable quantities.

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AGENTS—WRITE FOR FREE SAMPLES. Sell Madison "Better-Made" shirts for large Manufacturer, direct to wearer. No capital, or experience required. Many earn \$100 weekly and bonus. Madison Mfgs., 503 Broadway, New York.

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NEW CAMERA takes and finishes photos in one minute. Make money selling cameras, or taking photos. Exclusive territory. Crown Co., Dept. 967, Norwalk, Conn.

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LONELY HEARTS—I have a sweetheart for you. Exchange letters; make new friends. Efficient, confidential and dignified service. Members everywhere. Eva Moore, Box 908, Jacksonville, Florida.

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NOTICE—Attractive young lady, worth \$25,000, will marry. Club, Box 1022, Wichita, Kansas.

MARRY IF LONELY "Home Maker"; hundreds rich; reliable, years experience; descriptions free. The Successful Club, Box 556, Oakland, California.

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MARRY—MARRIAGE DIRECTORY with photos and descriptions free. Pay when married. The Exchange, Dept. 545, Kansas City, Mo.

MARRY—Write for big new directory with photos and descriptions. Free. National Agency, Dept. A, 4606, Sta. E., Kansas City, Mo.

GET A SWEETHEART. Exchange letters. Write me enclosing stamp. Violet Ray, Dennison, Ohio.

MARRY—Lonely Hearts, join our club, we have a companion for you, many worth from \$5,000 to \$50,000. Descriptions, photos, introductions free. Send no money. Standard Cor. Club, Grayslake, Ill.

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Under the table, into a Trunk, down Cellar or anywhere. Our lessons in **VENTRILOQUISM** teaches you. With our

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HANDS UP!

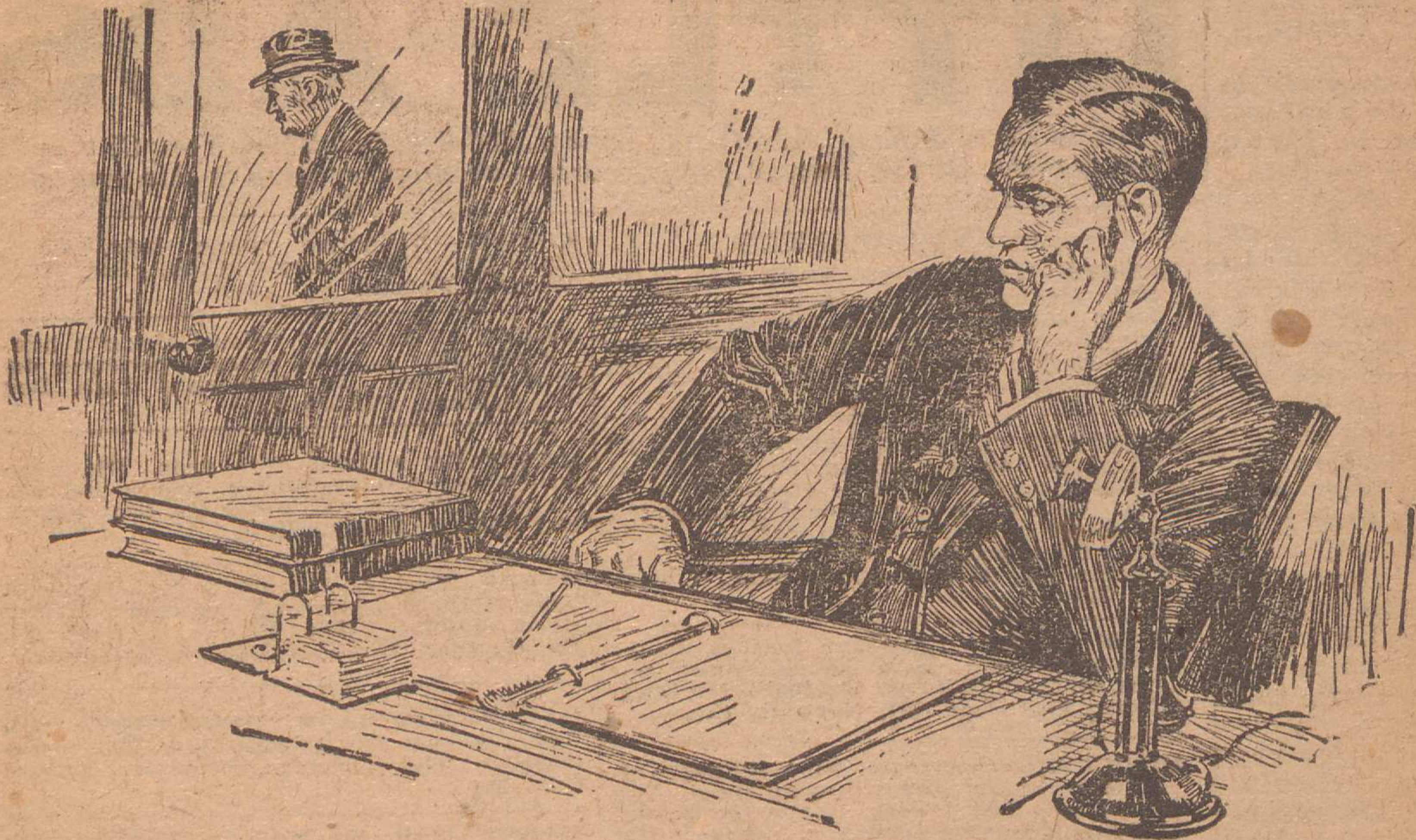
Protect yourself against hold-up, rowdies, etc. with this clever cigarette case of light weight metal. Looks exactly like the real thing! Pull the trigger, back flies the lid showing your cigarettes. Lots



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Money back if not satisfied. **Pat. Pending** PATHFINDER CO., Dep. P16B534 Sixth Ave., N.Y.





“What would I do if I lost my job?”

WHAT *would* you do? What would your wife and children do?

Suppose your employer notified you tomorrow that he didn't need you any longer? Have you any idea where you could get another position?

You wouldn't have to worry if you were a trained man. You wouldn't have to spend your mornings reading the “Want Ads” and then trudging from place to place, meeting rebuffs and discouragements, piling up bills, finally willing “to do anything” if only you could get on somebody's payroll.

Don't have this spectre of unemployment hanging over your head forever. Train yourself to do some one thing so well that your services will be in demand. Employers don't discharge such men. They *promote* them!

Decide to-day that you are going to get the specialized training you must have if you are ever going to get a real job and a real salary. It is easy if you really try.

Right at home, in the odds and ends of spare time that now go to waste, you can prepare for the position you want in the work you like best. For the International Correspondence Schools will train

you just as they are training thousands of other men—no matter where you live—no matter what your circumstances.

At least find out how, by marking and mailing the coupon printed below. There's no cost or obligation, and it takes only a moment of your time, but it may be the means of changing your whole life.

Mail the Coupon To-day!

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Box 4489-D, Scranton, Penna.

Without cost or obligation, please tell me how I can qualify for the position or in the subject before which I have marked an **X**:

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Street.....
Address.....

3-6-24

City.....State.....

Occupation.....
Persons residing in Canada should send this coupon to the International Correspondence Schools Canadian, Limited, Montreal, Canada.

FORD NOW EMPLOYS 161,000

The Ford organization is now employing more than 161,000 persons in its various activities throughout the United States, according to the latest employment figures announced today. This is a record for the industry.

The largest increase has come in the Detroit area where the Ford Motor Company's manufacturing plants are located. Here close to 14,500 have been added to the employment list since March.

The big majority of workers are employed at the Highland Park and River Rouge plants. The River Rouge now has 52,800 on its payroll, a record for that plant. Highland Park still leads all plants with 55,300 employees though this number is considerably lower than the peak employment record of 1923, which was before the transfer of several thousand men to River Rouge when the motor assembly and crankshaft department were moved there.

Along with the steady increase in employment in Detroit due to greater production demands there have been corresponding increases at domestic assembly plant until the employment rolls for these now show close to 44,000 employees.



BEAUTY DOLL FREE—

Lovely Doll, 12-inches tall, long REAL CURLY HAIR, rosy bisque face, EYES OPEN and CLOSE, arms, legs and head move. Handsome stylish dress, bonnet, shoes and stockings that take off. ALL GIVEN for selling only 36 packages Chewing Gum at 5c a pkg. Write today.—

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Sells elsewhere at \$15.00. Quick as a flash, safe, great penetrating power and true marksmanship. Blue steel or nickel. 38, 32, 25 or 22 caliber, all same price. Satisfaction or money back. SEND NO MONEY. Pay postman on arrival \$8.25 plus postage. Federal Mail Order Corp.

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Guaranteed Wrist Watches for selling 80 cards Snap Fasteners according to plan in catalog. Send for cards today. Easily sold. Earn big money or gifts.

FORD CAR Free

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Let me introduce you to your "Ideal Companion." Make interesting new friends; receive hundreds of romantic letters from wealthy members. Efficient, confidential and dignified service. Big descriptive list mailed free in sealed envelope. EDNA K. ARWE, Box 24, Richmond Hill, N. Y.

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Here is Mirth, Magic, Mystery, Instruction and Knowledge. Over 1,000 things to give you pleasure. Checkers, Trick Key Ring, Dice, Magic Writing Pad, Jackstones, Magnet, Leaping Frog, Gold Tooth, Magic Color Cards, Sling Shot, Jackknife, Top, Ball, Police Badge, Sunglasses, Whistle, Pistol, Cricket, Colored Crayons, Metal Puzzles, 56 facts of Magic, 15 Tricks with Cards, 78 Toasts, 52 Money Making Secrets, Jokes, Riddles, Comic Poetry, Chemical Magic, and hundreds of other things. ALL FREE for selling 24 packages Perfumed Sachet at 10c each. Send no money. Jones Mfg. Co., Dept. 280 Attleboro, Mass.

Pay you \$90 a week

Represent our big factory showing beautiful Style-Arch shoes to women. No experience needed. I show you how. Fascinating work, high earnings. Fine selling outfit. But act at once. Get full information quick from STYLE-ARCH SHOE COMPANY, Department 483 CINCINNATI, OHIO.

SEND NO MONEY

During this sale, will send this handsome watch, in beautiful case, fancy hands, sunk second hand, newest bow and crown, stem wind and stem set, a handsome model and fine timekeeper. Written guarantee with order. Pay Postmaster on arrival \$3.79—no more. Greatest bargain ever offered. Money back back if not delighted. CRESCENT CO., Dept. A 100 W. Chicago Ave., Chicago, Ill.

FREE
If you order today, fine knife, chain, and Chinese Good Luck ring.



Go to School at Home! HIGH SCHOOL COURSE IN TWO YEARS

You Want to Earn Big Money!

And you will not be satisfied unless you earn steady promotion. But are you prepared for the job ahead of you? Do you measure up to the standard that insures success? For a more responsible position a fairly good education is necessary. To write a sensible business letter, to prepare estimates, to figure cost and to compute interest, you must have a certain amount of preparation. All this you must be able to do before you will earn promotion. Many business houses hire no men whose general knowledge is not equal to a high school course. Why? Because big business refuses to burden itself with men who are barred from promotion by the lack of elementary education.

Can You Qualify for a Better Position

We have a plan whereby you can. We can give you a complete but simplified high school course in two years, giving you all the essentials that form the foundation of practical business. It will prepare you to hold your own where competition is keen and exacting. Do not doubt your ability, but make up your mind to it and you will soon have the requirements that will bring you success and big money. YOU CAN DO IT. Let us show you how to get on the road to success. It will not cost you a single working hour. Write today. It costs you nothing but a stamp.

American School

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Send me full information on the subject checked and how you will help me win success.

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|Structural Engineer |Employment Manager |
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